011-504279 SPECIAL WARRANTY DEED

STATE OF ALABAMA COUNTY OF Shelby GRANTEE'S ADDRESS: KEITH W. WATTS 1148 Village Trail Catera, AU 3:040

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of Housing and Urban Development, also known as Secretary of Housing and Urban Development, for and in consideration of NINETY THOUSAND FIVE HUNDRED Dollars and 00/100 (\$90,500.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto KEITH W. WATTS, a 5ing/e man, the following described real property situated in the County of Shelby, State of Alabama.

Lot 106, according to the Survey of Waterford Village Sector 2, as recorded in Map Book 30, Page 112, in the Probate Office of Shelby County, Alabama.

\$ 37, 785 of the above purchase price was paid by proceeds from a mortgage recorded simultaneously herewith.

MAR 1 5 2005 THIS DEED IS NOT TO BE IN EFFECT UNTIL:

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 07/27/04 and recorded in Deed Book and Page/Instrument # 20040810000448820, Probate Records of the above said county.

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et seq.). Deed recorded in Deed Book and Page/Instrument # 20040914000510100, Probate Records of said county.

TO HAVE AND TO HOLD to the said KEITH W. WATTS, his or her heirs and assigns forever.

IN WITNESS WHEREOF, the undersigned has set his or her hand as the duly authorized representative of the Secretary of Housing and Urban Development.

> ALPHONSO JACKSON SECRETARY OF HOUSING AND URBAN DEVELOPMENT

20050330000143830 1/1 \$14.00 Shelby Cnty Judge of Probate, AL 03/30/2005 08:42:44AM FILED/CERT

Hooks Van Holm, Inc. Representing Single Family Housing Specialist Georgia State Office Housing and Urban Development

Pursuant to Power-of-Attorney Previously Recorded

STATE OF ALABAMA COUNTY OF CALHOUN

the undersigned, a Notary Public in and for said County in said State, do hereby certify that who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing , by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, date Chapter II, and acknowledged before me on this day that, being informed of the contents of this conveyance, she executed the same voluntarily for and on behalf of Alphonso Jackson, Secretary of Housing and Urban Development, on the day and year above stated.

Given under my hand on 3/10/05

LINDA JACKSON **NOTARY PUBLIC** ALABAMA STATE AT LARGE MY COMMISSION EXPIRES FEBRUARY 3, 2009

Notary Public My commission expires: 2/3/09

THIS INSTRUMENT PREPARED BY: Ray Uhrig, Alabama Property Closers, LLC, 2611 Artie Street, Suite 1, Huntsville, Alabama 35805