

AUG 5 AM 10:02

011-409967

STATE OF ALABAMA  
COUNTY OF Shelby  
GRANTEE'S ADDRESS:

**SPECIAL WARRANTY DEED**

**TERRY REAGIN and MARIA REAGIN**  
4524 SOUTH LAKE PKWY #34-104  
Birmingham, AL 35244

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 SEVENTY-FIVE THOUSAND Dollars and 00/100 (\$75,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **TERRY REAGIN and MARIA REAGIN, husband and wife**, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real property situated in the County of **Shelby**, State of Alabama:

*Part of the NW 1/4 of NW 1/4 of Section 18, Township 18 South, Range 1 East and more particularly described as follows: Commence at the SW corner of the above described NW 1/4 of NW 1/4 for the Point of Beginning; thence in a Northerly direction along the West line of said 1/4-1/4, run a distance of 263.93 feet; thence 89 degrees 32 minutes 22 seconds right for 335.25 feet; thence 90 degrees 27 minutes 38 seconds right for 263.93 feet to the South line of said 1/4-1/4; thence 89 degrees 32 minutes 22 seconds right and along said South line of said 1/4-1/4 for 335.25 feet to the Point of Beginning, being situated in Shelby County, Alabama.*

\$ — 0 — of the above purchase price was paid by proceeds from a mortgage recorded simultaneously herewith.

**THIS DEED IS NOT TO BE IN EFFECT UNTIL:** 8-16-2005

**Subject** to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 08/09/04, in Book and Page/Instrument 20040917000462140.

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 Book and Page/Instrument # 20050518000239540.

**TO HAVE AND TO HOLD** to the said **TERRY REAGIN and MARIA REAGIN**, as joint tenants for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion. Grantor makes no warranty or covenant respecting the nature or the quality of the title to the property hereby conveyed except the following: Grantor does hereby specifically warrant the title to said property against the lawful claims of all persons claiming by, through, or under the Grantor, since the date of acquisition thereof by the Grantor. Subject to all covenants, restrictions, reservations, easements, conditions, ad valorem taxes for the year 2005 not due and payable until October 1, 2005, other rights of whatever nature appearing of record, and subject to any state of facts an accurate survey would show.

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

ALPHONSO JACKSON  
SECRETARY OF HOUSING AND  
URBAN DEVELOPMENT

By **Hooks Van Holm, Inc.** of Anniston, AL  
Management and Marketing Contractor for HUD –  
State of Alabama

By: Valerie Dixon (signature)  
Valerie Dixon (printed name)  
Its Closing Manager (title)

STATE OF ALABAMA  
COUNTY OF CALHOUN

20050819000427300 2/2 \$89.00  
Shelby Cnty Judge of Probate, AL  
08/19/2005 10:51:13AM FILED/CERT

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Alphonso Jackson, who is personally well known to me to be the duly authorized principal or officer of Hooks Van Holm, Inc., the Management and Marketing Contractor and duly authorized representative of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument bearing (date) 8-5-05, by virtue of the authority vested in him/her by the delegation of authority published at 70 FR 43171 (July 26, 2005), and acknowledged before me on this day that, being informed of the contents of this conveyance, (s)he 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 and official seal this 5 day of August, 2005.

TAWANA NEWMAN  
NOTARY PUBLIC  
ALABAMA STATE AT LARGE  
MY COMMISSION EXPIRES

4/27/09

Tawana Newman

Notary Public

My commission expires: 4/27/09

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