STATE OF TENNESSEE)	
		•
COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned Regions Bank, an Alabama banking corporation, d/b/a Regions Mortgage, (hereinafter called the "Grantor") has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto SECRETARY OF HOUSING AND URBAN DEVELOPMENT, of Washington, D.C., his successors and assigns, (hereinafter called "Grantee"), the following described property situated in Shelby County, Alabama:

Lot 25, according to the Amended Map and Survey of The Meadows, Plat 1, as recorded in Map Book 19, Page 10, in the Probate Office of Shelby County, Alabama.

FOR AD VALOREM TAX PURPOSES: Single Family Property Disposition Branch, 600 Beacon Parkway, West, Suite 300, Birmingham, Alabama 35209.

This Conveyance is made subject to unpaid taxes and assessments, if any, and to any outstanding rights of redemption from foreclosure sale.

No word, words or provisions of this instrument are intended to operate as or imply covenants of warranty except the following: Grantor does hereby specially warrant the title to said property against the lawful claims of all persons claiming by, through or under the Grantor.

TO HAVE AND TO HOLD the above described property together with all rights and privileges incident or appurtenant thereto, unto the said Secretary of Housing and Urban Development, his successors and assigns, forever.

IN WITNESS WHEREOF, Regions Bank, an Alabama banking corporation, d/b/a Regions Mortgage, as, has caused this conveyance to be executed in its name by its undersigned officer, this 17th day of Aug.,

REGIONS BANK, AN ALABAMA BANKING CORPORATION, D/B/A REGIONS MORTGAGE BY ITS: STATE OF TENNESSEE COUNTY OF SHELBY I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Shan Abraham whose name as Danking Chiese, of Regions Bank, an Alabama banking corporation, d/b/a Regions Mortgage, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of this conveyance he/she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and seal of office this

This instrument prepared by: Bowdy J. Brown, Esq. Rushton, Stakely, Johnston & Garrett Post Office Box 270

Montgomery, Alabama 36101-0270 f:\gh\regions\BrownR\swd.hud

Our File No.: 1004-6662 Loan No.5860879

FOR AD VALOREM TAX PURPOSES: Regions Bank d/b/a Regions Mortgage, Tax Department, 1900 Charles Bryan, Cordova, TN 38016

SIMMOTARY PUBLIC

Office Commission Expires: JULY 8, 2007