20051012000531370 1/2 $45.50
Shelby Cnty Judge of Probate,AL
10/12/2005 10:27:28AM FILED/CERT

011-490548

STATE OF ALABAMA
COUNTY OF **Shelby**
GRANTEE'S ADDRESS:
PAMELA L. SMITH and RICKEY R. SMITH
P.O. Box 291
Columbiana, AL 35051

SPECIAL WARRANTY DEED

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 THIRTY-ONE THOUSAND FIVE HUNDRED Dollars and 00/100 ($31,500.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **PAMELA L. SMITH and RICKEY R. SMITH, wife and husband,** 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:

Commence at the SW corner of the SW ¼ of the NE ¼ of Section 35, Township 21 South, Range 1 West, Shelby County, Alabama; thence North 00°17'23" West along the East line of said ¼-¼ section for a distance of 622.23 feet to the Point of Beginning, said point also being a point on the Easterly right of way line of Jonesboro Circle (80' ROW); thence continue along the last described course and along said right of way for a distance of 81.80 feet; thence North 89°29'26" East and leaving said right of way for a distance of 235.53 feet; thence South 00°17'23" East for a distance of 115.46 feet to a point on the Northerly right of way line of Jonesboro Circle (60' ROW); thence North 82°22'22" West along said right of way for a distance of 237.80 feet to the Point of Beginning. According to the Survey of Rodney Shiflett, dated December 15, 1999.

Together with a 1989 Southridge Countrywide II manufactured home, comprised of two (2) sections, the serial number of each section is SRP 2541 A/B is permanently affixed to the real property herein above described and is considered a part thereof.

$ — 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: OCT 0 6 2005

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated 03/07/04, in Book and Page/Instrument 20030307000140940.

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 # 2003060200033955.

TO HAVE AND TO HOLD to the said **PAMELA L. SMITH and RICKEY R. SMITH**, 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.

Shelby County, AL 10/12/2005
State of Alabama

Deed Tax:$31.50

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 Dyer (signature)
Valerie Dyer (printed name)
Its Closing Manager (title)

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STATE OF ALABAMA
COUNTY OF CALHOUN

I, the undersigned, a Notary Public in and for said County in said State, do hereby certify that Valerie Dixon, 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) October 3, 2005, 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 3 day of October, 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