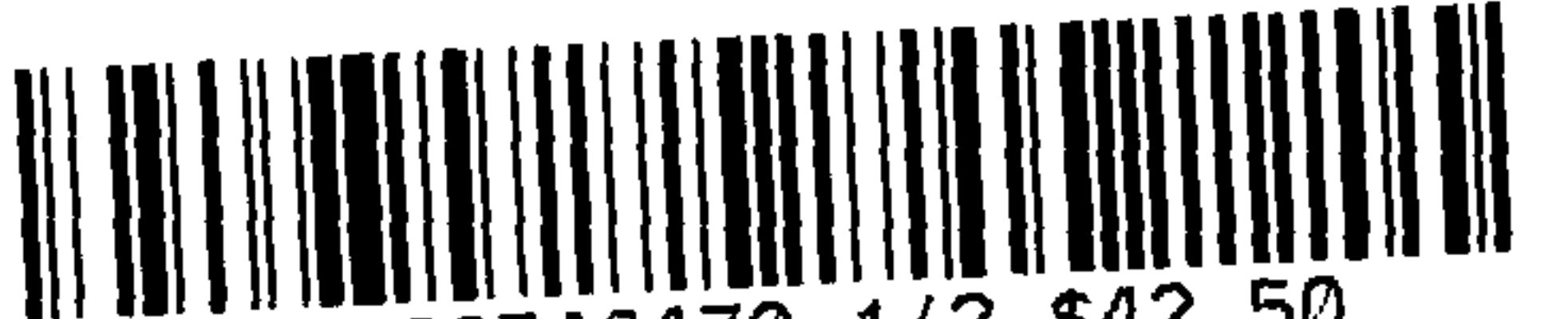


This instrument prepared by:
Jeff G. Underwood, Attorney
Sirote & Permutt P.C.
2311 Highland Avenue South
Birmingham, Alabama 35205

Send Tax Notice to:
John Fleming
1178 AMBERLEY WOODS DRIVE
HELENA, AL 35080

SPECIAL WARRANTY DEED


20051020000546470 1/2 \$42.50
Shelby Cnty Judge of Probate, AL
10/20/2005 12:27:18PM FILED/CERT

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred forty-one thousand five hundred and 00/100 Dollars (\$141,500.00) to the undersigned Grantor, JP Morgan Chase Bank, as Trustee, a corporation, by Residential Funding Corporation, as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto John Fleming, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 77, according to the Survey of Amended Map of Amberely Woods, 5th Sector, as recorded in Map Book 21, Page 102, in the Office of the Judge of Probate of Shelby County, Alabama.

Subject to:

1. Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
2. Ad valorem Taxes for the current tax year, which Grantee herein assume and agree to pay.
3. Easement/right-of-way to Southern Natural Gas as recorded in Book 90 Page 29 and Book 90, Page 279.
4. Easement/right-of-way to Plantation Pipeline as recorded in Book 223 Page 437 and Book 267, Page 834.
5. Restrictions; easements, and building lines as shown on recorded map.
6. Restrictions appearing of record in Instrument No. 1996-22744.
7. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Instrument No. 20050812000414430, in the Probate Office of Shelby County, Alabama.


\$ 113,200.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

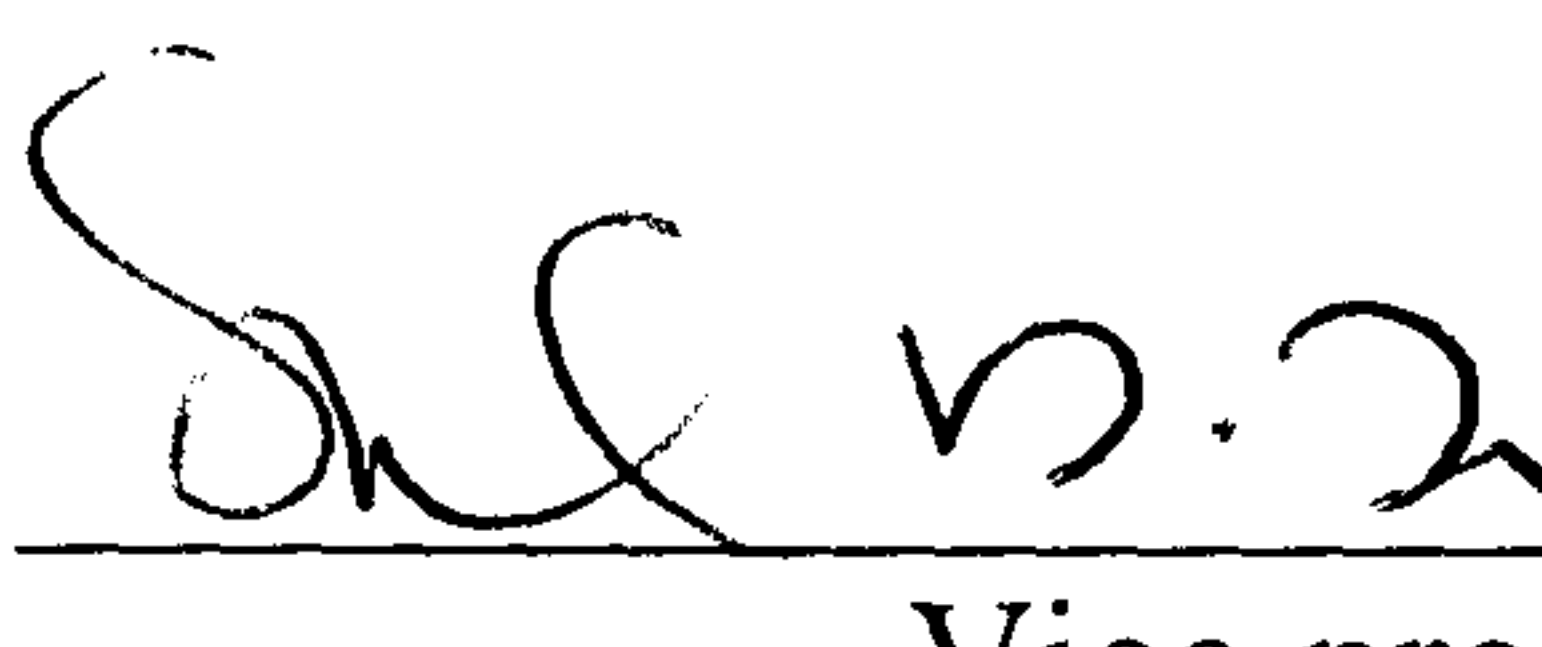
This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantee.

TO HAVE AND TO HOLD Unto the said Grantee, his/her heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 26th day of September, 2005.

JP Morgan Chase Bank, as Trustee
By, Residential Funding Corporation

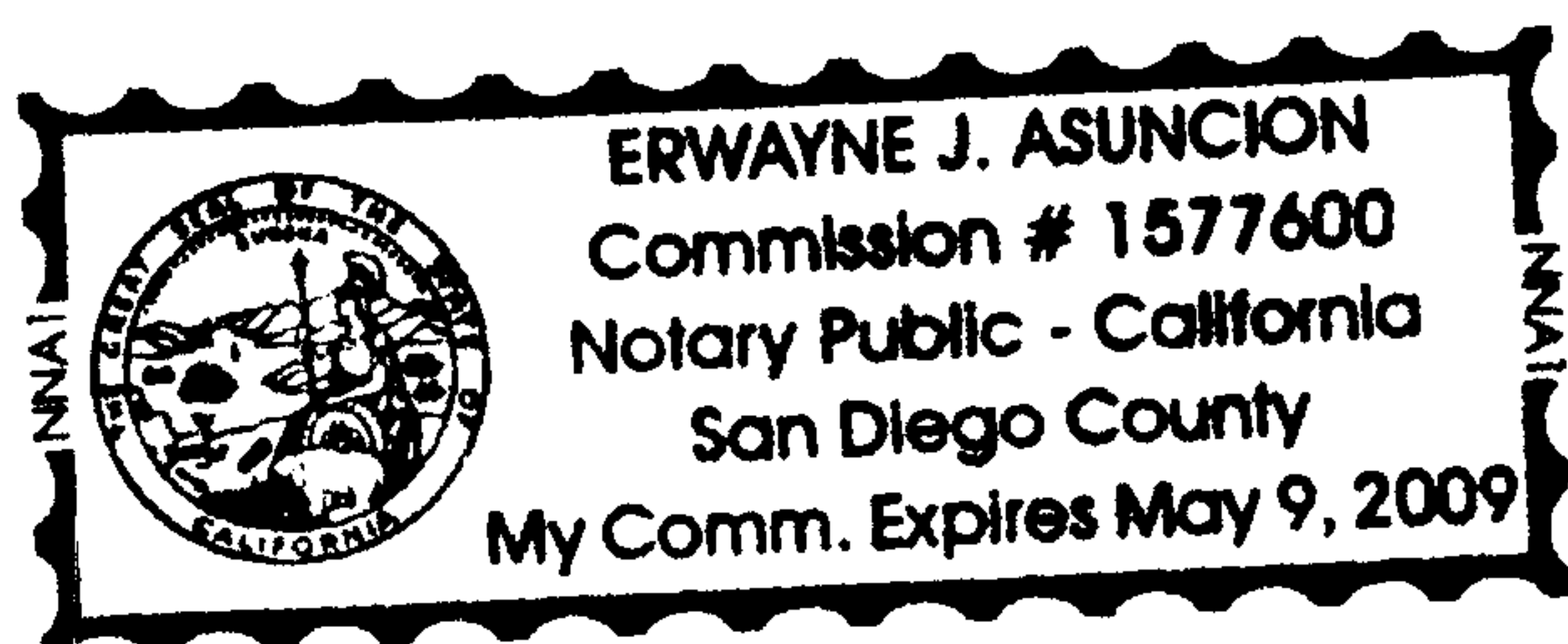

20051020000546470 2/2 \$42.50
Shelby Cnty Judge of Probate, AL
10/20/2005 12:27:18PM FILED/CERT


by, 
Its _____ Vice-president
Sharmel Dawson-Tyau As Attorney in Fact

STATE OF California
COUNTY OF San Diego

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Sharmel Dawson-Tyau**, whose name as _____ Vice-president of Residential Funding Corporation, as Attorney in Fact for JP Morgan Chase Bank, as Trustee, a corporation, 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 the conveyance, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation, action in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 26th day of September, 2005.




NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

2005-001130

Shelby County, AL 10/20/2005
State of Alabama
Deed Tax: \$28.50