SPECIAL WARRANTY DEED

STATE OF ALABAMA COUNTY OF Shelby

20051024000551300 1/1 \$12.00 Shelby Cnty Judge of Probate, AL 10/24/2005 12:16:26PM FILED/CERT

GRANTEE'S ADDRESS: RONNIE SEAY and SUSAN SEAY

401 Mooney Road Columbiana, AL 35051

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 ONE HUNDRED FIVE THOUSAND Dollars and 00/100 (\$105,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto RONNIE SEAY and SUSAN SEAY, 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:

Lot 1, according to the Survey of Skyline Subdivision, as recorded in Map Book 22, Page 54, in Probate Office of Shelby County, Alabama.

\$ 107, 257 of the above purchase price was paid by proceeds from a mortgage recorded simultaneously herewith.

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 02/17/05, in Book and Page/Instrument 20050223000087270.

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 # 20050609000281930.

TO HAVE AND TO HOLD to the said RONNIE SEAY and SUSAN SEAY, 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 -

Waln

State of Alabama

(signature) (printed name)

(title)

STATE OF ALABAMA COUNTY OF CALHOUN

a Notary Public in and for said County in said State, do hereby certify that undersigned, 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) 10/13/05 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 13 day of 000 low

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

Notary Public
My commission expires: 2/03/09