

Send Tax Notice To:
Jason P. Brown
T'Arra C. Brown
120 W. Stonehaven Circle
Pelham, Alabama 35124
File No. 05-410

Prepared By:
James R. Moncus, Jr.
1313 Alford Avenue
Birmingham, Alabama 35226

SPECIAL WARRANTY DEED

STATE OF ALABAMA
JEFFERSON COUNTY

Know all men by these presents, this deed made this the 23rd day of November, 2005, by and between Republic Mortgage Insurance Company, a Corporation (herein referred to as Grantor) and Jason P. Brown and T'Arra C. Brown, Husband and Wife, as joint tenants with right of survivorship (hereinafter referred to as Grantee);

WITNESSETH THAT:

The Grantor does hereby for and in consideration of One Hundred Forty Four Thousand and No/100 Dollars (\$144,000.00) and other good and valuable consideration, in hand paid by the Grantee, the receipt of which is hereby acknowledged, does by these presents, grant, bargain, sell and convey unto the Grantee, the following described real estate in Shelby County, Alabama, to-wit: **Lot 76 according to the Survey of The Cottages at StoneHaven, First Addition, as recorded in Map Book 22, page 87, in the Probate Office of Shelby County, Alabama.**

SUBJECT TO:

1. Ad valorem taxes due and payable October 1, 2006.
2. All restrictions, easements, Rights of parties in possession, encroachments, liens for services, labor, or materials, taxes or special assessments, building lines.
3. Easements, Encroachments, rights of ways, building set back lines, as shown on recorded plat.
4. Mineral and mining rights not owned by the Grantor herein described.

All rights of redemption arising from that certain foreclosure deed recorded in Instrument Number 20050629000322620. Said rights to expire June 14, 2006. (\$115,200.00 and \$28,800.00 of the purchase price was paid from a first and second mortgage loan closed simultaneously with delivery of this deed.)

To have and to hold unto the said Grantees, as joint tenants, with right of survivorship, their heirs and assigns, forever.

And the Grantor does hereby covenant with Grantee, except as above noted that, at the time of delivery of this Deed, the premises were free from all encumbrances made by them and that they shall warrant and defend the same against the lawful claims and demands of all persons claiming, by, through and under them as Grantor herein abut not otherwise.

IN WITNESS WHEREOF, the Grantor, by Terry V. Parrish, its Authorized Representative of Republic Mortgage Insurance Company, a Corporation, who is authorized to execute this conveyance, has hereunto set its signature and seal, this the 23rd day of November, 2005.

REPUBLIC MORTGAGE INSURANCE
COMPANY

Terry V. Parrish
By: Terry V. Parrish
Its: Authorized Representative

STATE OF North Carolina
Forsyth COUNTY

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Terry V. Parrish, whose name as Authorized Representative of Republic Mortgage Insurance Company, 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, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 23rd day of November, 2005.



Ellen S. Cheek

NOTARY PUBLIC

MY COMMISSION EXPIRES: 2.13.2007