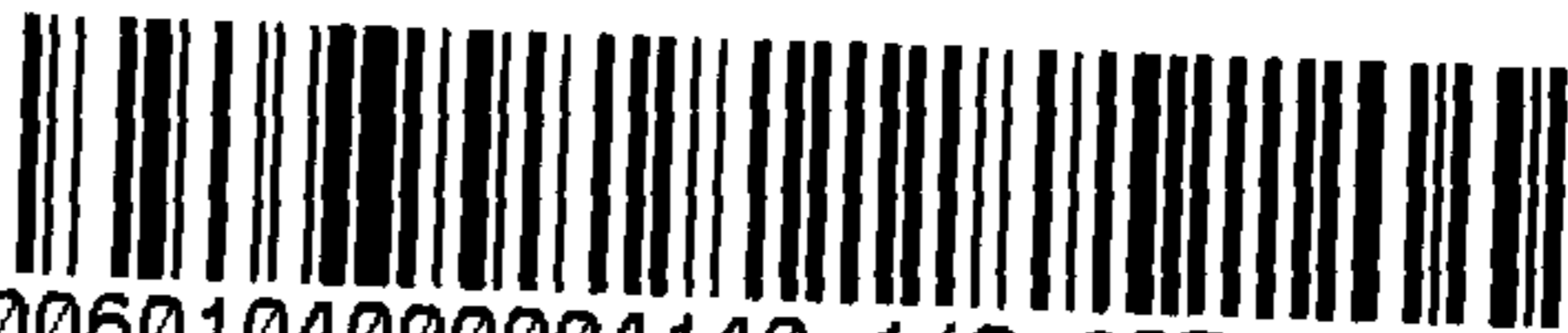


Deed Tax: \$73.50

[Handwritten signature]

SPECIAL WARRANTY DEED

State of ALABAMA)
County of SHELBY)


20060104000004140 1/2 \$87.50
Shelby Cnty Judge of Probate, AL
01/04/2006 09:11:48AM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of **TWO HUNDRED THIRTY SIX THOUSAND AND 00/100 dollars (\$236,000.00)** cash in hand paid to **JP MORGAN CHASE BANK, AS TRUSTEE**, (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto said **TIM HOWARD AND KATHE HOWARD**, (hereinafter called "Grantee"), **during their joint lives and upon the death of either of them, then to the survivor of them**, all right, title, interest and claim in or to the following described real estate lying in **SHELBY County, ALABAMA**, to-wit:

Lot 30, Block 2, according to the survey of Kirkwall, a subdivision of Inverness, as recorded in Map Book 6, Page 152 A&B, in the Office of the Judge of Probate, Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said Grantee, its successor and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This conveyance is made subject to any rights of redemption arising by virtue of the foreclosure of a mortgage as evidenced by a Foreclosure Deed recorded in Instrument Number 20050808000405060, Shelby County, Alabama.

\$162,500.00 of the consideration was paid from the proceeds of a Mortgage loan filed simultaneously within.

IN WITNESS WHEREOF, **JP MORGAN CHASE BANK, AS TRUSTEE**, has caused these present to be executed in its name and on its behalf as aforesaid, on this the 12th day of October, 2005.

**JP MORGAN CHASE BANK, AS TRUSTEE BY
RESIDENTIAL FUNDING CORPORATION AS
ATTORNEY IN FACT**

BY: 

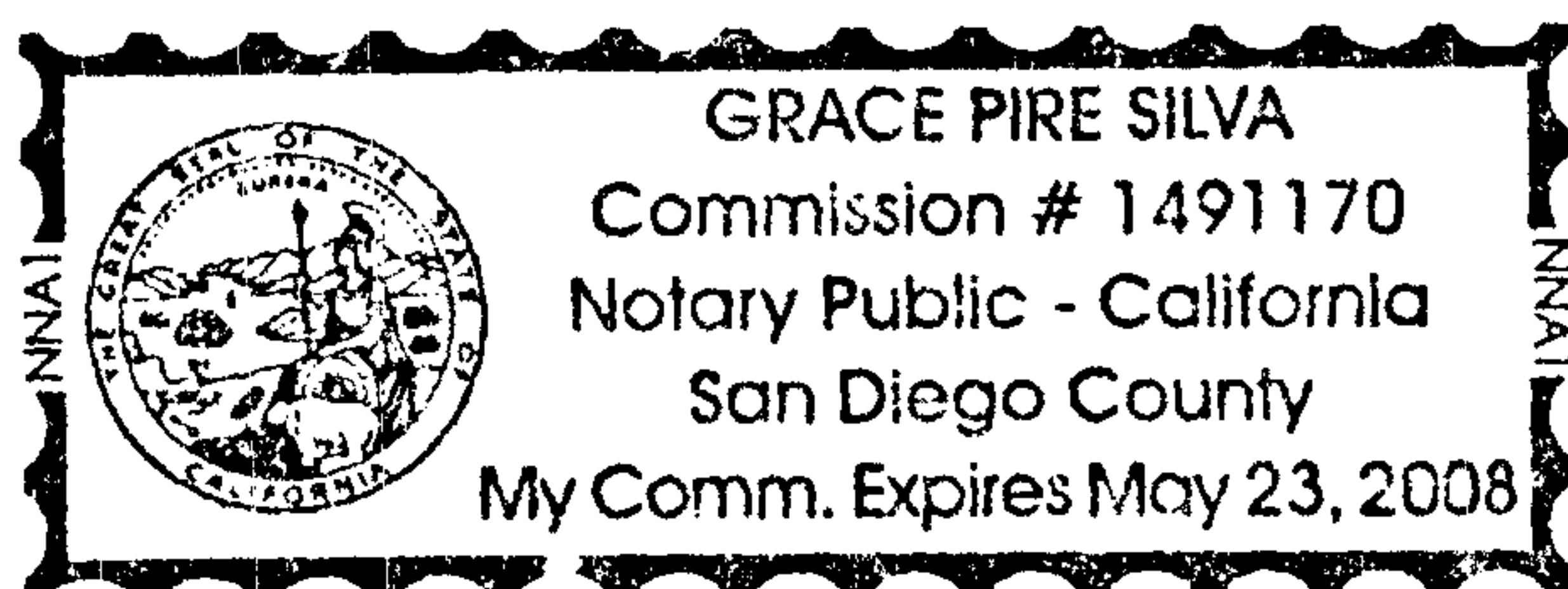
Terri Aclerno, Asst-Vp

ATTEST: 

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that **Terri Aclerno** and Lina Kalambayi, whose names as Asst Vice-president and Assistant-secretary, respectively, of **RESIDENTIAL FUNDING CORPORATION AS ATTORNEY IN FACT FOR JP MORGAN CHASE BANK, AS TRUSTEE**, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation, acting in their capacity as aforesaid, on the day that bears the same date.

Given under my hand and official seal this 12th day of October, 2005.




NOTARY PUBLIC

(Seal)

My commission expires: _____

This instrument prepared by:
JEREMY D. CROW
MORRIS HARDWICK SCHNEIDER
5346 STADIUM TRACE PARKWAY, SUITE 200
HOOVER, AL 35244
AL-070501894