

This instrument prepared by:
Jeff G. Underwood, Attorney
Sirote & Permutt P.C.
2311 Highland Avenue South
Birmingham, Alabama 35205
2390661

Send Tax Notice to:
Matthew T. McGaha

136 Blugrass Dr
Atchafalaya, La, 70437

"SURVIVORSHIP"
SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred nineteen thousand nine hundred and 00/100 Dollars (\$119,900.00) to the undersigned Grantor, Federal Home Loan Mortgage Corporation, a corporation, by National Default REO Services, a Delaware Limited Liability Company dba First American Asset Closing Services, 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 Matthew T. McGaha, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

**and Erin M. Guyer, joint tenants with right of survivorship.

Lot 2, in Block 7, according to the Survey of the Second Sector, Fourth Addition to Bermuda Hills, as recorded in Map Book 9, Page 78, in the Probate Office of Shelby County, Alabama; being situated in 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. 35 feet -foot mininum building setback line as reserved and shown on recorded map.
4. Easement/right-of-way to South Central Bell Telephone Company as recorded in Book 27 Page 93.
5. Easement/right-of-way to Alabama Power Company and South Central Bell Telephone Company as recorded in Book 32 Page 918.
6. Easement/right-of-way to 10 foot easement along the rear lot line as shown on recorded map. as recorded in Instrument No. .
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. 20050325000137430, in the Probate Office of Shelby County, Alabama.

\$95,900.00 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.

\$24,000.00 of the consideration recited above was paid from a second mortgage executed simultaneously herewith.

Thomson

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 5 day of January, 2006.

Federal Home Loan Mortgage Corporation
By, National Default REO Services, a Delaware Limited
Liability Company dba First American Asset Closing
Services

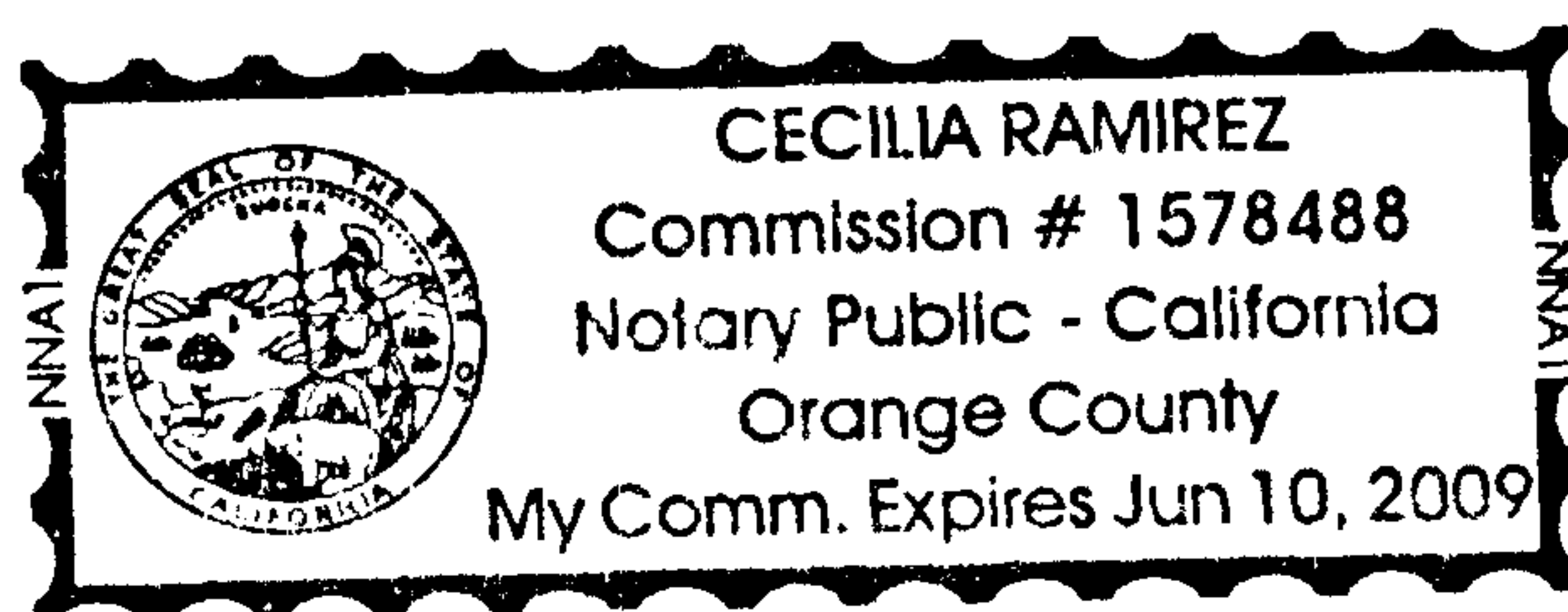
by, LLeg
Its **KIRSTEN GILCHRIST, AUTHORIZED SIGNER**
As Attorney in Fact

STATE OF CALIFORNIA

COUNTY OF ORANGE

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **KIRSTEN GILCHRIST, AUTHORIZED SIGNER** of National Default REO Services, a Delaware Limited Liability Company dba First American Asset Closing Services, as Attorney in Fact for Federal Home Loan Mortgage Corporation, 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 5 day of January, 2006.



Signature
NOTARY PUBLIC: CECILIA RAMIREZ
My Commission expires: JUNE 10, 2009
AFFIX SEAL

2005-000461