

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

Send Tax Notice to:

John B. Cross

Tanya H. Cross

116 Hidden Creek Parkway
Pelham AL 35124

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred seventeen thousand and 00/100 Dollars (\$117,000.00) to the undersigned Grantor, Bank of New York, as Trustee for the Certificate Holders of CWABS 2004-13, a corporation, by Countrywide Home Loans, Inc., as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantees herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto John B. Cross, and Tanya H. Cross, (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 9, according to the Map of Phase One Hidden Creek III as recorded in Map Book 26, Page 13 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 Grantees herein assume and agree to pay.
3. Easement/right-of-way to Plantation Pipeline as recorded in Book 306 Page 416, Deed Book 252, Page 603 and Deed Book 229, Page 335.
4. Easement/right-of-way to Alabama Power Company as recorded in Book 127 Page 375.
5. Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions in Instrument No. 1998-03074, amended in Instrument No. 1998-03075, Instrument No. 1998-0377, Instrument No. 1999-1568, Instrument No. 1998-23229 and Instrument No. 2000-41083.
6. 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. 20060526000252220, in the Probate Office of Shelby County, Alabama.

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 Grantees, their heirs and assigns, forever.

Shelby County, AL 08/24/2006
State of Alabama

Deed Tax: \$117.00

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 10th day of August, 2006.

Bank of New York, as Trustee for the Certificate Holders
of CWABS 2004-13

By, Countrywide Home Loans, Inc.

by,

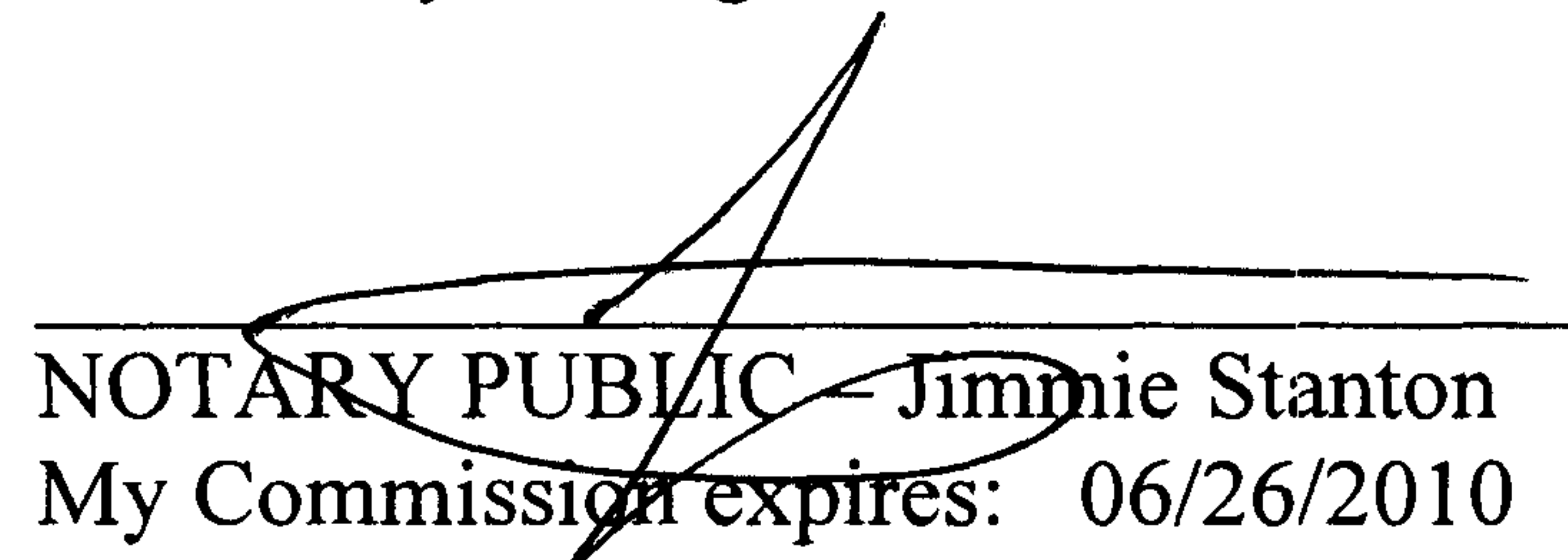

Its Leslie Johnson, Assistant Secretary
As Attorney in Fact

STATE OF TEXAS

COUNTY OF COLLIN

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Leslie Johnson, whose name as Assistant Secretary of Countrywide Home Loans, Inc., as Attorney in Fact for Bank of New York, as Trustee for the Certificate Holders of CWABS 2004-13, 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 10th day of August, 2006.


NOTARY PUBLIC - Jimmie Stanton
My Commission expires: 06/26/2010
AFFIX SEAL

2006-000887

