Special Warranty Deed

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: That, in consideration of One Hundred Dollars (\$100.00) and other good and valuable consideration to it in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, THE SECRETARY OF HOUSING AND URBAN

DEVELOPMENTOF WASHINGTON, D.C. (herein referred to as "Grantor") does by these presents grant, bargain, sell and convey unto DORIS BATES AND MARK S. GOLDSTEIN, A MARRIED MAN, AND KRISTI CLARK-GOLDSTEIN, A MARRIED WOMAN (herein referred to as "Grantees") the following described real estate situated in Helena, Shelby County, Alabama, to-wit:

LOT 52, ACCORDING TO THE MAP AND SURVEY OF WYNDHAM COTTAGES, PHASE 1, AS RECORDED IN MAP BOOK 25, PAGE 14, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA. This conveyance is subject to subdivision restrictions, utility, drainage and sewer easements, and minimum setback lines, if any, applicable to the aforesaid property appearing of record in the Office of the Judge of Probate of Helena, Shelby County, Alabama. This conveyance is also subject to any prior reservation, severance or conveyance of minerals or mineral rights.

\$ 88,000.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said Doris Bates, Mark S. Goldstein and Kristi Clark-Goldstein, their heirs and assigns forever. 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 of 2007 not due and payable until October 1, 2007, 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
State of Alabama

Signature)

(Signature)

(Print)

(Am Mar (Title)

State of Alabama County of Shelby

Given under my and official seal this 33 day of JANUAru, 2007.

Notary Public

My commission expires

2/03/09

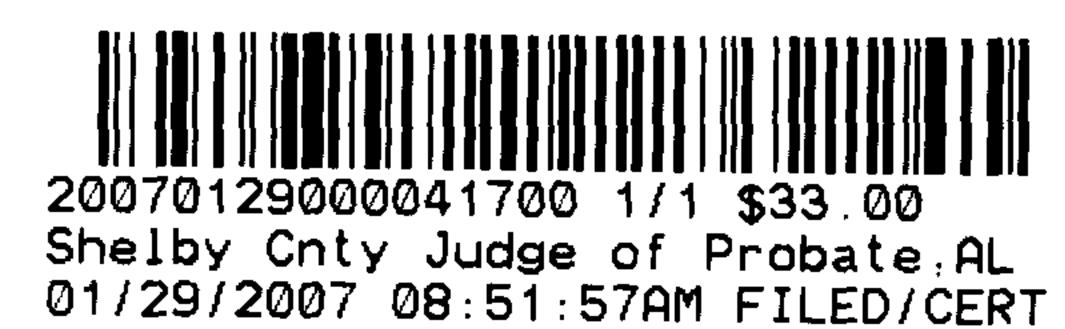
PROPERTY ADDRESS: 7560 Spencer Lane Helena, AL 35080

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



THIS INSTRUMENT PREPARED BY:

Christopher B. Pitts, P.C.
111 19th Street North
Mezzanine Suite
Birmingham, AL 35203
File # BH0611-GOLDSTEIRLB
FHA Case# 011-456358



Shelby County, AL 01/29/2007 State of Alabama

Deed Tax: \$22.00