

STATE OF ALABAMA

COUNTY OF SHELBY

Special Warranty Deed

KNOW ALL MEN BY THESE PRESENTS: That, in consideration of One-Hundred \$1,85,563.00 pm.

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 DEVELOPMENT, HIS SUCCESSORS AND ASSIGNS (herein referred to as "Grantor") does by these presents grant, bargain, sell and convey unto GAYLE E. ROWELL AND KEVIN M. FOSTER (herein referred to as "Grantees") the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 2, according to the Survey of Cahaba Manor Townhomes, Third Addition, as recorded in Map Book 7, Page 158, in the Probate Office 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 Shelby County, Alabama. This conveyance is also subject to any prior reservation, severance or conveyance of minerals or mineral rights.

\$ 88,663.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said Gayle E. Rowell and Kevin M. Foster, 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

By: Wicky Blanton (Signature)

Its: Closivs Manager (Title)

State of Alabama County of Shelby

I, the undersigned a Notary Public in and for said county in said state, do herby certify that who was a said of the said state, do herby certify that her was a said of the said state, do herby certify that her was a said state, do herby certify that was a said state, do herby certify that the said state, do herby certify that was a said state, do herby certify that the said state, do herby certify that was a said state, do herby certify that the said state, do herby certify that the said state, do herby certify that was a said state, do herby certify that the said state, do herby certification to said state, do herby certification that the said state and state, do herby certification that the said state, do herby certification that the said state and stat

Given under my and official seal this 30 day of ANUATU, 2007.

Notary Public

My commission expires

THIS INSTRUMENT PREPARED BY:

PROPERTY ADDRESS: 602 Cahaba Manor Ln. Pelham, AL 35124

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

Christopher B. Pitts, P.C. 111 19th Street North Mezz Ste Birmingham, AL 35203 File # BH0612-ROWELLMT FHA Case# 011-469870