

STATE OF ALABAMA)
) ss.
COUNTY OF SHELBY)

HAYS, LARRY S.
Loan no. 1293982491
SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION to the undersigned paid by the Grantee herein, the receipt of which is hereby acknowledged, the undersigned, **CHASE HOME FINANCE, LLC**, (hereinafter called the Grantor) has granted, bargained and sold, and does by these presents grant, bargain, sell and convey unto **THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT**, (Attention: Single Family Property Disposition Branch, Beacon Ridge Tower, Suite 300, 600 Beacon Parkway West, Birmingham, AL 35209-3144), his successors and assigns, (hereinafter called the Grantee), the following described property situated in Shelby County, Alabama:

Lot 1, according to the final plat of Stonecreek, Phase I, as recorded in Map Book 32, Page 92, in the Probate Office of Shelby County, Alabama.

The conveyance is made subject to unpaid taxes and assessments, if any, and to any outstanding rights of redemption from foreclosure sale.

No word, words, or provisions of this instrument are intended to operate as or imply covenants or warranty except the following: Grantor does hereby specially warrant the title to said property against the lawful claims of all persons claiming by, through or under the Grantor.

TO HAVE AND TO HOLD the above described property together with all rights and privileges incident or appurtenant thereto, unto the said The Secretary of Housing and Urban Development, his successors and assigns, forever.

IN WITNESS WHEREOF, CHASE HOME FINANCE has caused this conveyance to be executed in its name by its undersigned officer, this 14th day of March 2007.

ATTEST:

CHASE HOME FINANCE, LLC

Its:

SUMMER WINEGARDNER-PATEL

ASSISTANT SECRETARY

Its:

Ralph Gerardi

VICE PRESIDENT

STATE OF OHIO

COUNTY OF FRANKLIN

I, the undersigned, a Notary Public in and for said county and state, hereby certify that Ralph Gerardi, whose name as VICE PRESIDENT of CHASE HOME FINANCE, LLC 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 L.L.C.

Given under my hand and seal this 14th day of March 2007.

Notary Public

My Commission



KAREN O. BELCHER

Notary Public, State of Ohio

My Commission Expires on October 30, 2010

This instrument prepared by

Arthur M. Stephens

Stephens, Millirons, Harrison & Gammons, P.C.

2430 L & N Drive
Huntsville, AL 35601