20070424000188860 1/1 $12.00
Shelby Cnty Judge of Probate,AL
04/24/2007 01:31:20PM FILED/CERT

Special Warranty Deed

STATE OF ALABAMA
CITY OF PELHAM,
COUNTY OF SHELBY

JOINTLY FOR LIFE
WITH REMAINDER TO SURVIVOR

KNOW ALL MEN BY THESE PRESENTS: That, in consideration of Eighty-Seven Thousand Three Hundred Dollars ($87,300.00) and other good and valuable consideration to him in hand paid by the Grantees herein, the receipt of which is hereby acknowledged, **SECRETARY OF HOUSING AND URBAN DEVELOPMENT** (herein referred to as "Grantor") does by these presents grant, bargain, sell and convey unto **ELROY MACKEY AND JESSICA MACKEY** (herein referred to as "Grantees") for and during their joint lives and, upon the death of either of them, then to the survivor, in fee simple, and to the heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion, the following described real estate situated in Pelham, Shelby County, Alabama, to-wit:

LOT 7, ACCORDING TO THE SURVEY OF CHANDA TERRACE, 4TH SECTOR, AS RECORDED IN MAP BOOK 12, PAGE 99, 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 Pelham, Shelby County, Alabama. This conveyance is also subject to any prior reservation, severance or conveyance of minerals or mineral rights.

$ 87,300.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said ELROY MACKEY and JESSICA MACKEY, 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: _____ (Signature)
D. M. Miller, Appraisal Specialist (Print)
Its: HUD Delegated Authority (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 D.M. Miller, who is personally known to me be the duly authorized principal or office of Hooks Van Holm, Inc, the Management and Marketing Contractor and duly authorized representative of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument bearing _____, by virtue of the authority vested in him/her by the delegation of authority published at 70 FR 43 171 (July 26, 2005), and acknowledged before me on this day that, being informed of the currents of this conveyance, (s)he executed the same voluntarily for and on behalf of Alphonso Jackson, Secretary of Housing and Urban Development, on the day and year above stated.

Given under my and official seal this 18th. day of April, 2007.

Sharon Smith
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES 03/14/2011

Notary Public

GRANTEES' MAILING ADDRESS:
2703 WELLINGTON CIRLE
FHA Case# 011-512338
Pelham, AL 35124

THIS INSTRUMENT PREPARED BY:
Christopher B. Pitts, P.C.
111 19th Street North Mezz Ste
Birmingham, AL 35203
File # BH0702-MACKEYDNW