

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

Send Tax Notice to:
Nathan A. Reynolds
Kelli A. Reynolds
914 10th Street SW
Alabaster, AL 35007

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred forty-five thousand and 00/100 Dollars (\$145,000.00) to the undersigned Grantor, JP Morgan Chase Bank, as Trustee under that certain Pool #97, Distribution Series NCA Repurchases and Autorepurc, a corporation, by Residential Funding Corporation, 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 Nathan A. Reynolds, and Kelli A. Reynolds, (herein referred to as Grantees) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 11, according to the Survey of Thompson Plantation as recorded in Map Book 11, Page 53, Shelby County, Alabama Records.

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 Alabama Power Company as recorded in Book 168 Page 868 and Book 183, Page 217.
4. Restrictions appearing of record in Book 159, Page 770.

\$ 145,000.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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, as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy thereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 24 day of May, 2007.

JP Morgan Chase Bank, as Trustee under that certain Pool #97, Distribution Series NCA Repurchases and Autorepurc
By, Residential Funding Corporation

by, [Signature]
Its Sharmel Dawson-Tyau VP
As Attorney in Fact

STATE OF CA
COUNTY OF San Diego

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Sharmel Dawson-Tyau, whose name as VP of Residential Funding Corporation, as Attorney in Fact for JP Morgan Chase Bank, as Trustee under that certain Pool #97, Distribution Series NCA Repurchases and Autorepurc, 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 24 day of May, 2007.



[Signature]
NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

2006-001350