Shelby County, AL 06/25/2007 State of Alabama

Deed Tax:\$108.00

STATE OF ALABAMA

CITY OF PELHAM, COUNTY OF SHELBY

## Special Warranty Deed

KNOW ALL MEN BY THESE PRESENTS: That, in consideration of One Hundred and Eight Thousand Dollars (\$108,000.00) and other good and valuable consideration to him in hand paid by the Grantee 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 **KAREN BOWDLE** (herein referred to as "Grantee") the following described real estate situated in PELHAM, Shelby County, Alabama, to-wit:

LOT 10-A, ACCORDING TO THE RE-SURVEY OF LOTS 1 THROUGH 23, HIDDEN CREEK, AS RECORDED IN MAP BOOK 24, PAGE 7, 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.

TO HAVE AND TO HOLD to the said KAREN BOWDLE, 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: Will Glader (Signature)

Vicky Blagton (Print)

Its: Closin (Coordinator (Title)

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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 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 20 day of 20, 2007.

Notary Public

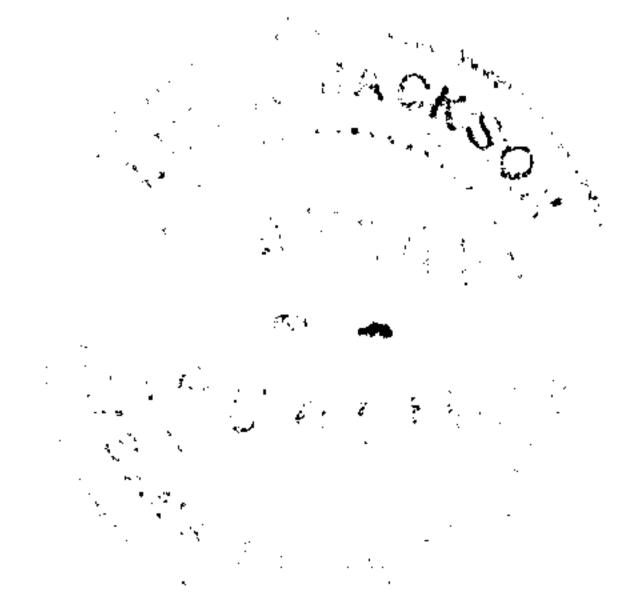
My commission expires

THIS INSTRUMENT PREPARED BY:

Christopher B. Pitts, P.C. 111 19th Street North Mezz Ste Birmingham, AL 35203 FHA 011-508103

File # BH0706-BOWDLEKDK

ABAMA SIATE A PROST



PROPERTY MAILING ADDRESS: 118 HIDDEN CREEK CIRCLE Pelham, AL 35124