This instrument prepared by: Jeff G. Underwood, Attorney Sirote & Permutt P.C. 2311 Highland Avenue South Birmingham, Alabama 35205 Send Tax Notice to: Lauren A. Nicholson

5007 Townes Court Girmydam, Ac 35242

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred twenty thousand nine hundred and 00/100 Dollars (\$120,900.00) to the undersigned Grantor, HSBC Mortgage Services, Inc., a corporation, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Lauren A. Nicholson, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 27, Block 1, according to the Survey of Oak Mountain Estates, Fifth Sector, as recorded in Map Book 5, Page 124, in the Probate Office of Shelby County, Alabama

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 Grantee herein assume and agree to pay.
- 3. Easement to City of Pelham as recorded in Real Book 111, Page 669.
- 4. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Instrument No. 20070531000252920; corrected and re-recorded in Instrument No. 20070816000386240, in the Probate Office of Shelby County, Alabama.

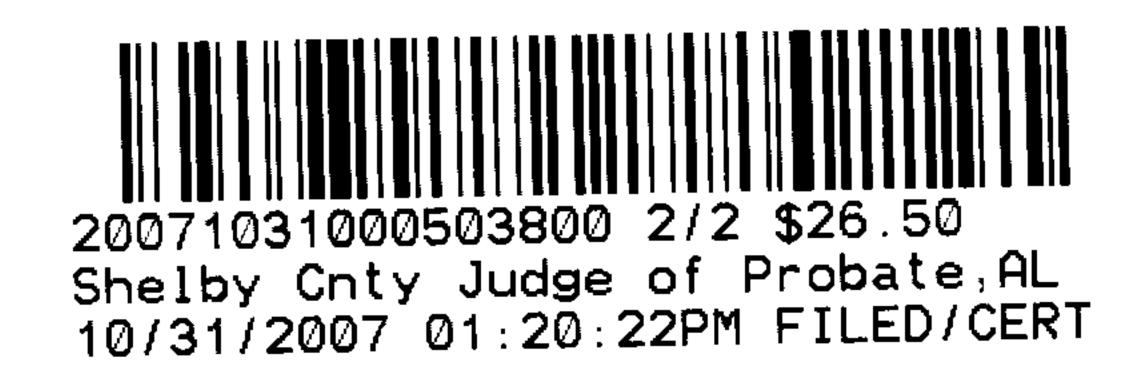
 $\frac{108,810,000}{1000}$ of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

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 Grantee, his/her heirs and assigns, forever.

20071031000503800 1/2 \$26.50 Shelby Cnty Judge of Probate, AL 10/31/2007 01:20:22PM FILED/CERT Shelby County, AL 10/31/2007 State of Alabama

Deed Tax: \$12.50



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

HSBC Mortgage Services, Inc.

by Leman Japan

Its

STATE OF Los Angeles

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that whose name as of HSBC Mortgage Services, Inc., 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.

Given under my hand and official seal, this the day of October, 2007.

NOTARY PUBLIC

My Commission expires:

AFFIX SEAL

2007-001679