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**INVESTOR NUMBER: 4002726568**

**GMAC MORTGAGE, LLC**

**LOAN NO. 0414983890**

**MORTGAGOR(S): DONALD R. ETRESS**

THIS INSTRUMENT PREPARED BY:

Colleen McCullough  
Sirote & Permutt, P.C.  
2311 Highland Avenue South  
P. O. Box 55727  
Birmingham, AL 35255-5727

STATE OF ALABAMA )

COUNTY OF SHELBY )

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **Mortgage Electronic Registration Systems, Inc., solely as nominee for GMAC Mortgage, LLC**, does hereby grant, bargain, sell, and convey unto Grantee, **Fannie Mae a/k/a Federal National Mortgage Association**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

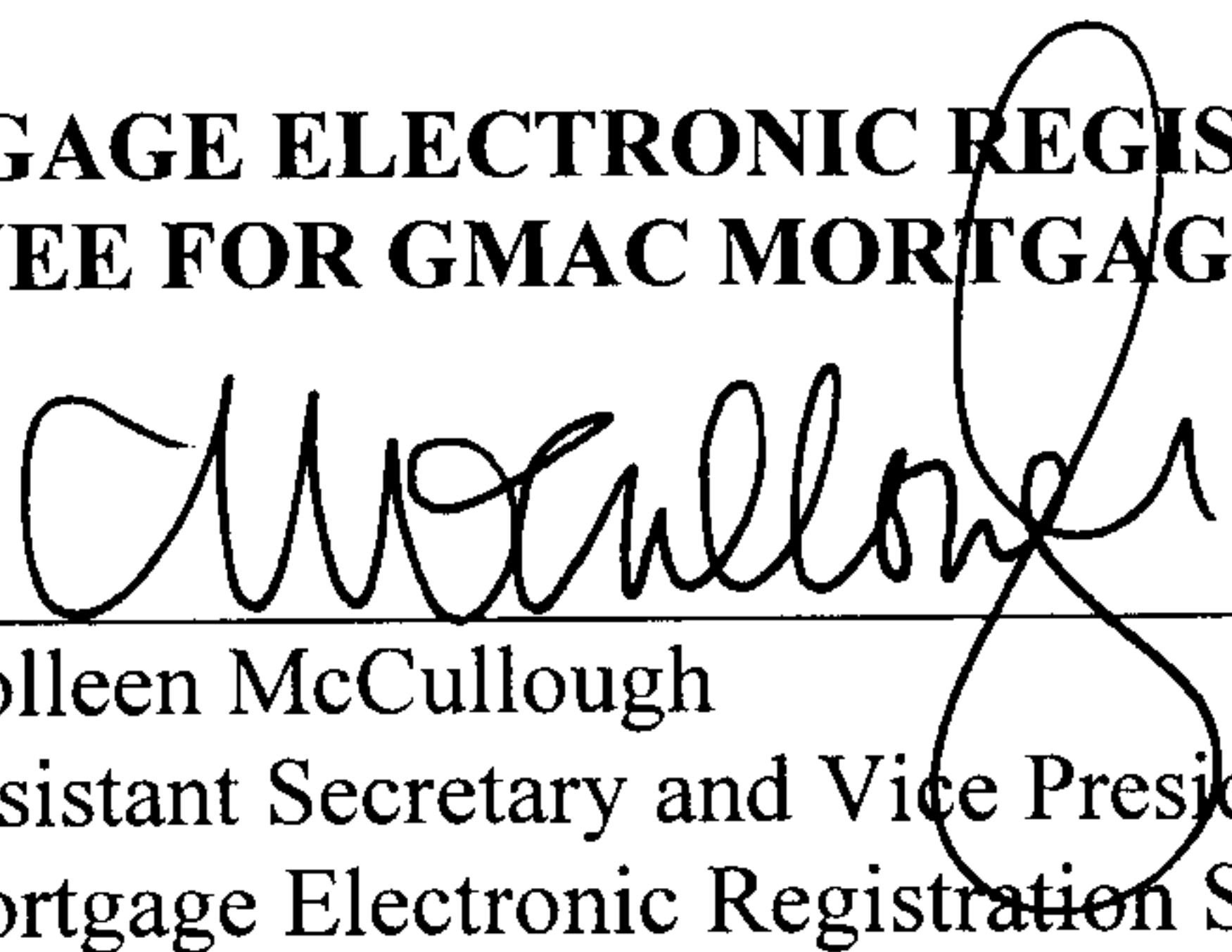
A track of land 210 feet by 210 feet located in the Northwest  
Corner of the West One Half of the North 10 acres of the SE 1/4 of  
the NW 1/4 of Section 1, Township 20 South, Range 2 East,  
Shelby County, Alabama.

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the said Grantor, and all persons claiming by, through, or under it.

IN WITNESS WHEREOF, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GMAC MORTGAGE, LLC**, a corporation, has caused this conveyance to be executed by Colleen McCullough as Assistant Secretary and Vice President of Mortgage Electronic Registration Systems, Inc. pursuant to that certain Agreement for Signing attached hereto as Exhibit A and fully incorporated herein. This Special Warranty Deed is executed on the 27th day of February, 2008.

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS  
NOMINEE FOR GMAC MORTGAGE, LLC**

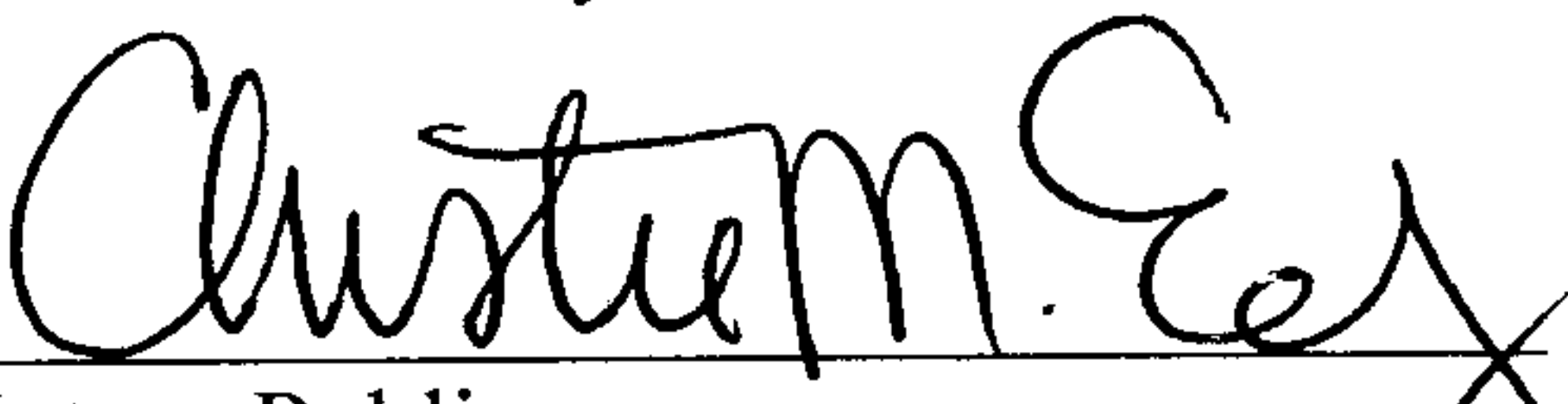
  
By: Colleen McCullough  
Its: Assistant Secretary and Vice President of  
Mortgage Electronic Registration Systems, Inc.

STATE OF ALABAMA     )

COUNTY OF SHELBY     )


I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Colleen McCullough, whose name as Assistant Secretary and Vice President of Mortgage Electronic Registration Systems, 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, she, with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as Assistant Secretary and Vice President as aforesaid.

Given under my hand and official seal this the 27<sup>th</sup> day of February, 2008.

  
Notary Public

MY COMMISSION EXPIRES OCTOBER 26, 2011

My Commission Expires: \_\_\_\_\_

  
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## AGREEMENT FOR SIGNING AUTHORITY

MERSCORP, INC. ("MERS") and its subsidiary, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., GMAC Mortgage LLC ("MEMBER") and Sirote & Permutt, P.C. ("VENDOR") hereby agree as follows:

1. The purpose of this agreement for signing authority (the "Agreement") is to define the rights and obligations of the parties when Vendor performs certain duties, as described in the attached corporate resolution (the "Resolution"), relating to mortgage loans that are registered on the MERS® System and shown on the MERS® System to be serviced by Member.
2. GMAC Mortgage LLC is a member of MERS, and has signed an agreement of membership that is incorporated herein by reference. Member has entered into a separate contract with Vendor to perform certain services for Member. References herein to "mortgage(s)" and "mortgagee of record" shall include deed(s) of trust and beneficiary under a deed of trust, respectively, and any other form of security instrument under applicable state law.
3. The parties acknowledge that Mortgage Electronic Registration Systems, Inc. may be the mortgagee of record on Member's mortgages. Therefore, in order for Vendor to perform its contractual duties to Member, MERS, by corporate resolution, will grant employees of Vendor the limited authority to act on behalf of MERS to perform certain duties. Such authority is set forth in the Resolution, which is made a part of this Agreement.
4. The parties agree that Member will provide all necessary information and instructions to Vendor to perform certain duties where Mortgage Electronic Registration Systems, Inc. acts as the mortgagee of record. All parties agree that MERS and Mortgage Electronic Registration Systems, Inc. are not responsible for the accuracy of any information provided by Member to Vendor, or any information entered into the MERS® System by or on behalf of Member. Any problems regarding the information or instructions between Member and Vendor must be resolved between those two parties.
5. Member and Vendor agree to indemnify and hold harmless MERS, Mortgage Electronic Registration Systems, Inc. and any employee, director, officer, agent or affiliate of MERS or Mortgage Electronic Registration Systems, Inc. ("MERS Party") from and against any and all third-party claims, losses, penalties, fines, forfeitures, reasonable attorney fees and related costs, judgments, and any other costs, fees and expenses that result from the negligence, errors and omissions, breach of confidentiality or willful misconduct of Vendor in performing certain duties where Mortgage Electronic Registration Systems, Inc. is the mortgagee of record.
6. Vendor shall maintain appropriate insurance coverage that shall include coverage for any negligence, errors and omissions or willful misconduct of all employees authorized to sign as officers of Mortgage Electronic Registration Systems, Inc.



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- 7 Upon termination of the contract between Member and Vendor, this agreement shall concurrently terminate and the corporate resolution shall be revoked at such time.
- 8 This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia without regard to its choice of law provisions.

The parties have executed this Agreement intending to be bound as of the dates indicated below.

MERSCORP, INC.

By: [Signature]  
Title: VP  
Dated: 7-6-07

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC.


By: [Signature]  
Title: SECRETARY  
Dated: 7-6-07

GMAC Mortgage LLC

By: [Signature]  
Bernard J. Smith  
Title: Vice President  
Dated: \_\_\_\_\_

Sirote & Permutt, P.C.

By: [Signature]  
Title: shareholder  
Dated: \_\_\_\_\_

  
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## CORPORATE RESOLUTION

Be it Resolved that the attached list of candidates are employees of Sirote & Permutt, P.C., and are hereby appointed as assistant secretaries and vice presidents of Mortgage Electronic Registration Systems, Inc. ("MERS"), and, as such, are authorized to:

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- (1) execute any and all documents necessary to foreclose upon the property securing any mortgage loan registered on the MERS System that is shown to be registered to the Member, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process,
- (2) execute any and all documents necessary to remove MERS as titleholder of the property or modify MERS interest in a property, including but not limited to all deeds such as warranty deeds, reconveyance documents, escrow instruments, contracts for purchase and sale of the property and grants of easements.

I, William C. Hultman, being the Corporate Secretary of Mortgage Electronic Registration Systems, Inc., hereby certify that the foregoing is a true copy of a Resolution duly adopted by the Board of Directors of said corporation effective as of the 7 day of July, 2007 which is in full force and effect on this date and does not conflict with the Certificate of Incorporation or By-Laws of said corporation.

  
\_\_\_\_\_  
William C. Hultman, Secretary



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Sirote & Permutt, P.C.

Mortgage Electronic Registration Systems, Inc.  
Certifying Officers

Held, Jerry E.

Collins, Stephen G.

Rutledge, Ginny C.

McCullough, Colleen E.



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