

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

Send Tax Notice to:
Ken Hearn
129 Shetland Trail
Alabaster, AL 35007

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred ninety-seven thousand nine hundred and 00/100 Dollars (\$197,900.00) to the undersigned, US Bank, N.A., 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 Ken Hearn, and Tina Hearn, (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 7, according to the Final Plat Saddle Lake Farms Second Addition-Phases 3, 4, 5, 6 and 7, as recorded in Map Book 29, Page 34, in the Probate Office of Shelby County, Alabama.

Ken Hearn and Kenneth A. Hearn are one and the same.

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. Restrictions appearing of record in Inst. No. 2001-50962.
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. 20080606000231360, in the Probate Office of Shelby County, Alabama.

\$ 197,900.00 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 2
day of September, 2008.

US Bank, N.A.
By Residential Funding Corporation

By: [Signature]

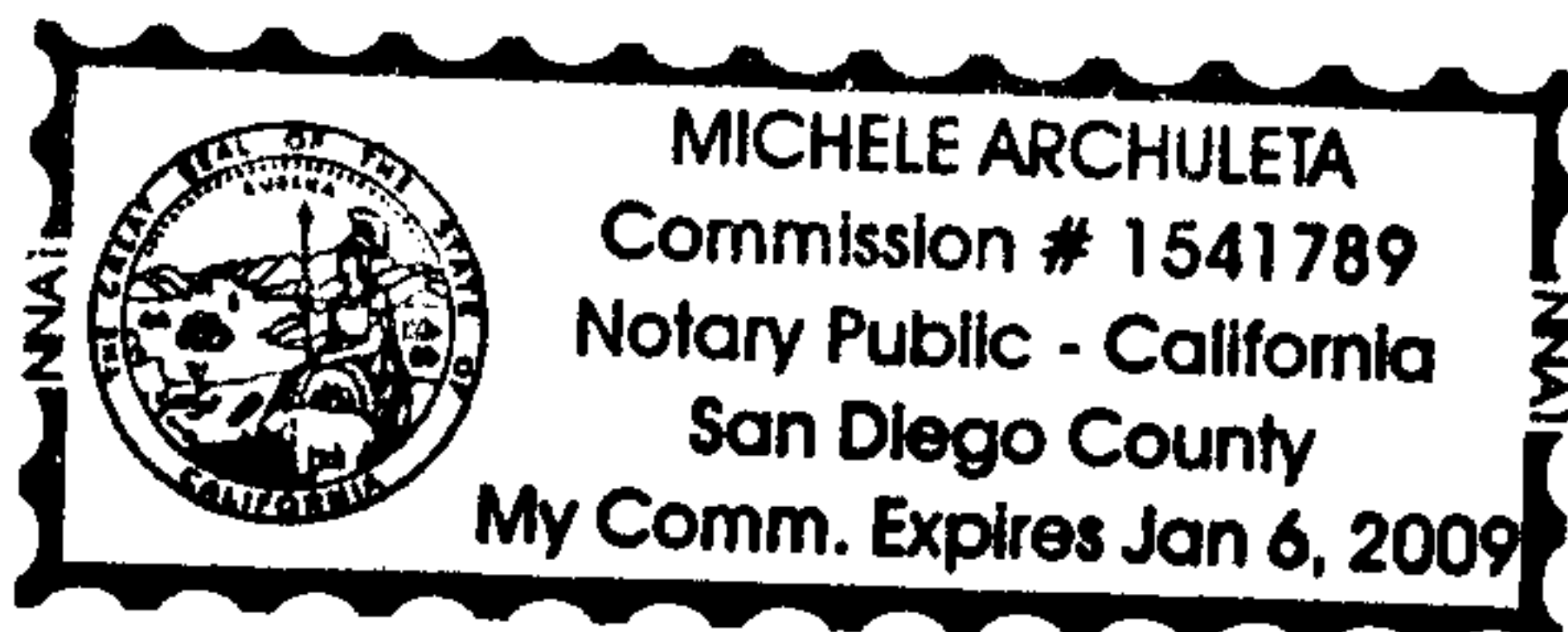
Its Sharmel Dawson-Tyau

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 US Bank, N.A., 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, acting in its capacity as Attorney in Fact
as aforesaid.

Given under my hand and official seal, this the 2 day of September, 2008.



[Signature]
NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

2008-002470