

STATE OF ALABAMA

COUNTY OF SHELBY

Special Warranty Deed

One Hundred and Four Thousand
\$104,000.00
KNOW ALL MEN BY THESE PRESENTS: That, in consideration of ~~One Hundred~~ Dollars
(~~\$100.00~~) and other good and valuable consideration to it 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 **CRYSTAL G. STROUD** (herein referred to as "Grantee") the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 60, according to the Survey of Sommersby Townhomes, as recorded in Map Book 20, Page 112 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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 Shelby County, Alabama. This conveyance is also subject to any prior reservation, severance or conveyance of minerals or mineral rights.

\$ 121,664.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD to the said Crystal G. Stroud, her 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 2008 not due and payable until October 1, 2008, 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.

Steven C. Preston
Secretary of Housing
And Urban Development
By Hooks Van Holm, Inc of Anniston, AL
Management and Marketing Contractor for HUD
State of Alabama

By: Cheryl V Berry (Signature)

Cheryl V Berry (Print)

Its: Delegation of Authority (Title)

State of Alabama
County of Shelby

I, the undersigned a Notary Public in and for said county in said state, do hereby certify that Cheryl V Berry, 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 Steven C. Preston, Secretary of Housing and Urban Development, on the day and year above stated.

Given under my and official seal this 15 day of October, 2008.

Linda Jackson
Notary Public
My commission expires 2/03/09

GRANTEE'S MAILING ADDRESS:
108 Sommersby Drive
FHA Case # 011-430318
Pelham, AL 35124

THIS INSTRUMENT PREPARED BY:
Christopher B. Pitts, P.C.
505 20th Street North
Suite 350
Birmingham, AL 35203
File # BH0809-STROUNDSSA