

011-539246

SPECIAL WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHELBY
GRANTEE'S ADDRESS:
Christopher P. Kyle
Veronica Kyle
629 Bennett Drive
Alabaster, AL 35007

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of Housing and Urban Development, also known as Secretary of Housing and Urban Development, for and in consideration of One Hundred Ten Thousand Seven Hundred and No/100 Dollars (\$110,700.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **Christopher P. Kyle and Veronica Kyle, husband and wife** for his life in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 11, Block 2, according to a resurvey of Fernwood, Third Sector, as recorded in Map Book 7, Page 80, in the Probate Office of Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 11-14-08

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated March 18, 2008, and recorded on April 4, 2008 in Deed Book 20080404000137570 at Pages 1-3.

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et. Seq.). Deed dated May 16, 2008 and recorded on May 20, 2008 in Deed Book 20080520000205610 at Pages 1-3.

TO HAVE AND TO HOLD to the said **Christopher P. Kyle and Veronica Kyle**, in fee simple, and to the heirs, together with every right of reversion. 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 however, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; Further 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 this 12 day of NOV, 2008.

STEVE 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: Angelita Harris
Angelita Harris
HUD Delegated Authority

STATE OF ALABAMA
COUNTY OF Calhoun

I, undersigned, a Notary Public in and for said County in said State, do hereby certify that Angelita Harris, who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument bearing the date November 12, 2008 by virtue of the authority vested in him/her by the delegation of authority published at 70 FR 43171 (July 26, 2005), and acknowledged before me on this day that, being informed of the contents of this conveyance, he/she executed the same voluntarily for and on behalf of Steve Preston, Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under my hand and official seal this 12 day of November 2008.

Linda Jackson
NOTARY PUBLIC
My Commission Expires: 2/13/09

THIS INSTRUMENT PREPARED BY: Rick Battaglia, 7088 Sydney Curve, Montgomery, AL 36117

LINDA JACKSON
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRE
FEBRUARY 3, 2009