

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

Send Tax Notice to:
Scott E. Flack
Amanda K. Flack
300 Hwy 30
Columbiana, AL 35051

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of sixty-nine thousand nine hundred and 00/100 Dollars (\$69,900.00) to the undersigned, HSBC Bank USA, N.A. as Indenture Trustee, a corporation, by Chase Home Finance, LLC, successor by merger to Chase Manhattan Mortgage 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 Scott E. Flack, and Amanda K. Flack, (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

A Parcel of Land in the Southeast 1/4 of the Southeast 1/4 of Section 24, Township 21 South, Range 1 West, Shelby County, Alabama, described as follows: Commence at the Southeast corner of said Section 24, Thence run West along the South Section Line 667.43 feet to the Point of Beginning; Thence continue Last course 333.72 feet; Thence turn right 90 Degrees 56 Minutes 29 Seconds and run North 24.33 feet to the Point on the South right of way of Shelby County Highway # 30, said point being on a counter-clockwise curve having a Delta Angle of 10 Degrees 37 Minutes 35 Seconds and a Radius of 1,949.84 feet and a tangent of 181.33 feet; Thence turn right 72 Degrees 46 Minutes 13 Seconds to tangent and run Northeast along the Arc of said curve and right of way 361.63 feet; Thence turn right 117 Degrees 47 Minutes 53 Seconds from tangent and run South 157.29 feet to the Point of Beginning.

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. Easement/right-of-way to Alabama Power Company as recorded in Book 166 Page 163.
4. Easement to Shelby County as recorded in Book 60, Page 137 and Book 224, Page 788
5. 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. 20081105000429030, in the Probate Office of Shelby County, Alabama.

\$ ALL 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, their heirs and assigns, forever.


IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 23 day of December, 2008.

HSBC Bank USA, N.A. as Indenture Trustee
By Chase Home Finance, LLC, successor by merger to Chase
Manhattan Mortgage Corporation, as Attorney in Fact

By: [Signature]
Perry Pollard
Its Assistant Vice President

STATE OF Texas

COUNTY OF Dallas


20090115000012800 2/2 \$16.00
Shelby Cnty Judge of Probate, AL
01/15/2009 09:30:16AM FILED/CERT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
Perry Pollard, whose name as AVP of Chase Home
Finance, LLC, successor by merger to Chase Manhattan Mortgage Corporation, as Attorney in Fact for
HSBC Bank USA, N.A. as Indenture Trustee, 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 23 day of December, 2008.

[Signature]
NOTARY PUBLIC
My Commission expires: February 15, 2012
AFFIX SEAL

2008-004755

