

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

Send Tax Notice to:
Misty D. Howard

2100 Rossburg Place
Calera, AL 35040

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of ninety-two thousand five hundred and 00/100 Dollars (\$92,500.00) to the undersigned Grantor, Federal Home Loan Mortgage Corporation, a corporation, organized and existing under the laws of the United States of America, by National Default REO Services, a Delaware Limited Liability Company dba First American Asset Closing Services, as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Misty D. Howard, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 123, according to the Survey of Rossburg Townhomes, Sector 11 as recorded in Map Book 36 Page 18, in the Probate Office Shelby County, Alabama; Being situated in Shelby County, Alabama

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 Grantee herein assume and agree to pay.
3. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including release of damages, are not insured herein.
4. Restrictions appearing of record in Inst. No. 2005-39390, Inst. No. 2006-26217, Inst. No. 2006-26222, Inst. No. 2006-46213, Inst. No. 2006-46214 and Inst. No. 2007-10454.
5. Restrictions as shown on recorded plat.
6. 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. 20081020000411550, in the Probate Office of Shelby County, Alabama.

\$ 94,387.00 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 Grantee, his/her heirs and assigns, forever.

Special Warranty Deed
December 27, 2005

20090303000076880 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
03/03/2009 02:06:37PM FILED/CERT

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 20 day of January, 2009.

Federal Home Loan Mortgage Corporation
By, Authorized Signer National Default REO Services, a
Delaware Limited Liability Company dba First American Asset
Closing Services ("FAACS")

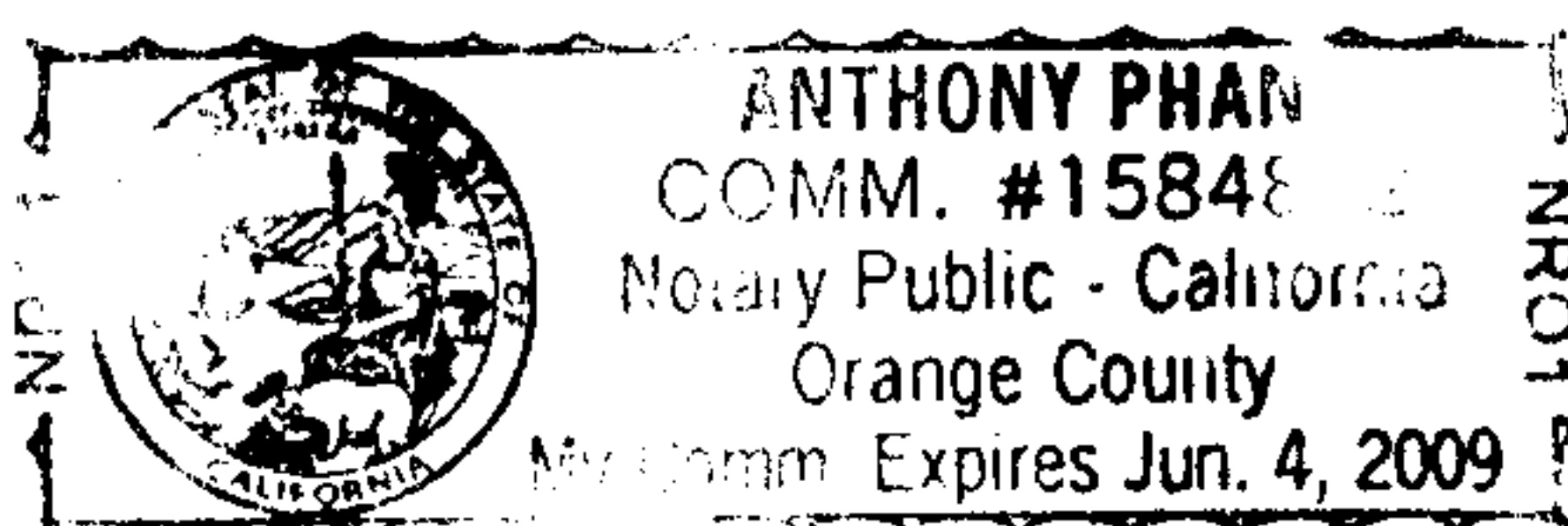
by, [Signature]
Its Yadira Capancete
As Attorney in Fact

STATE OF California

COUNTY OF Orange

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Yadira Capancete, whose name as vice president of Authorized Signer National Default REO Services, a Delaware Limited Liability Company dba First American Asset Closing Services ("FAACS"), as Attorney in Fact for Federal Home Loan Mortgage Corporation, 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, action in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 20 day of January, 2009.



[Signature]
NOTARY PUBLIC
My Commission expires: June 4, 2009
AFFIX SEAL

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2008-004290