

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

Send Tax Notice to:
Rickey V. Lowman
Robin D. Lowman

5474 Daver Cliff Circle

Birmingham, Al 35242

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

JEFFERSON COUNTY

That in consideration of one hundred ninety-five thousand and 00/100 Dollars (\$195,000.00) to the undersigned, JPMC Specialty Mortgage, LLC f/k/a WM Specialty Mortgage, LLC, a corporation, (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 Rickey V. Lowman, and Robin D. Lowman, (herein referred to as Grantees), the following described real estate situated in Jefferson County, Alabama, to-wit:

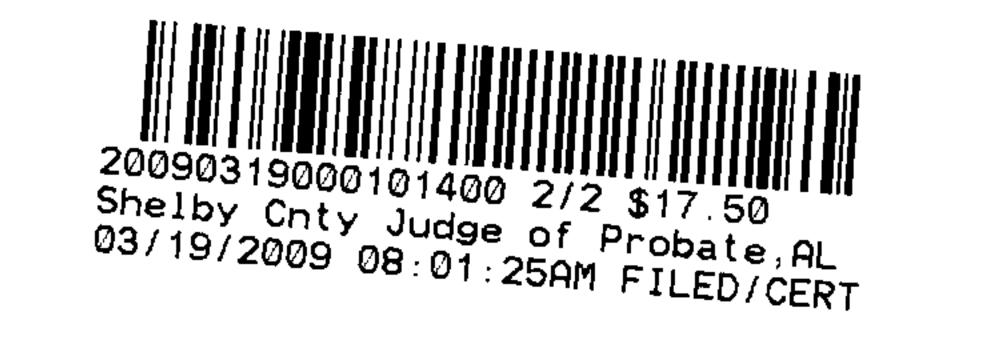
Lot 31, according to the Map and Survey of Meadow Brook, 12th Sector, as recorded in Map Book 9, Page 27, in the Probate Office of Shelby County, Alabama.

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 Grantees herein assume and agree to pay.
- 3. Building setback lines as shown on recorded map.
- 4. Restrictions, covenants and conditions as set out in instrument recorded in Misc. Book 58, Page 486.
- Easement to Alabama Power Company as shown by instrument recorded in Real Volume 5, Page 155.
- 6. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights conveyed in Deed Book 79, Page 287.
- 7. 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. 20081201000452700, in the Probate Office of Jefferson County, Alabama.
- \$\frac{191,468.00}{\text{closed simultaneously herewith.}}\$ 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 day of February, 2009.

	JPMC Specialty Mortgage, LLC f/k/a WM Specialty Mortgage, LLC By: Perry Pollard Its Assistant Vice President
STATE OF LAUS COUNTY OF LAUS	
Specialty Mortgage, LLC f/k/a foregoing conveyance, and who informed of the contents of the executed the same voluntarily for the same voluntarily	blic in and for said County, in said State, hereby certify that of JPMC of JPMC WM Specialty Mortgage, LLC, a corporation, is signed to the is known to me, acknowledged before me on this day that, being conveyance, he/she, as such officer and with full authority, for and as the act of said corporation.
Given under my hand and offic	ial seal, this the 4th day of February, 2009.
	NOTARY PUBLIC My Commission expires: $1/24/201$ AFFIX SEAL
2009-000174	Notary Public, State of Texas Notary Public, State of Texas Notary Commission Express Jan 24, 2011