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Shelby Cnty Judge of Probate, AL
03/24/2009 12:09:29PM FILED/CERT

VA CASE NO. 222260577484

PHH MORTGAGE CORPORATION LOAN NO. 0040687410

MORTGAGOR(S): WILLIAM D. LOTT AND LAUREN M. LOTT

STATE OF ALABAMA)
COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That **PHH Mortgage Corporation**, a corporation organized and existing under the laws of the State of New Jersey whose principal place of business is 4001 Leadenhall Road, Mt. Laurel, NJ 08054, hereinafter called Grantor, for and in consideration of the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt whereof is hereby acknowledged, has granted, bargained, and sold, and by these presents, does hereby grant, bargain, sell and convey unto **The Secretary of Veterans Affairs, an Officer of the United States of America**, whose address is 345 Perryhill Road, Montgomery, AL 36109, hereinafter called Grantee, and his/her successors in such office, as such, and his/her or their assigns, the following described property, situated in the County of Shelby, State of Alabama, to-wit:

Lot 53, according to the Survey of Woodland Hills, First Phase, Fourth Sector, as recorded in Map Book 6, Page 24, in the Probate Office of Shelby County, Alabama.

The property conveyed herein is conveyed subject to outstanding rights of redemption and subject to all easements and restrictions of record and advalorem taxes not due or payable on the date hereof.

The Grantor also assigns and transfers to the Grantee herein all of said Grantor's claim and notes and the judgments, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

TO HAVE AND TO HOLD, the aforegranted property together with all and singular the improvements thereon and the rights and appurtenances thereto in anywise belonging to the said Grantee, and his/her successors in such office, as such, and his/her or their assigns forever, Grantor hereby covenants with the said Grantee and his/her successors in such office, as such, and his/her or their assigns, that Grantor is lawfully seized in fee simple of the aforementioned premises; that they are free from all encumbrance; that it has a good right to sell and convey the same to the said Grantee herein, and that Grantor will warrant and defend the premises to the said Grantee and his/her successors in such office, as such, and his/her or their assigns forever, against the lawful claims and demands of all persons claiming the same by, through, or under Grantor.

IN WITNESS WHEREOF, the said PHH Mortgage Corporation by Bethany Hood
its AVP (insert title) who is authorized to execute this conveyance, has hereto set his/her
signature and seal, this 17 day of MARCH, ~~2008~~
2009

Attesting Official:

PHH Mortgage Corporation

Signature: [Signature]

Signature: [Signature]

By: Christina Allen (print or type)

By: Bethany Hood (print or type)

Title of Attesting AVP Its: AVP

ATTEST (Affix Corporate Seal)

STATE OF Minnesota

COUNTY OF Dakota

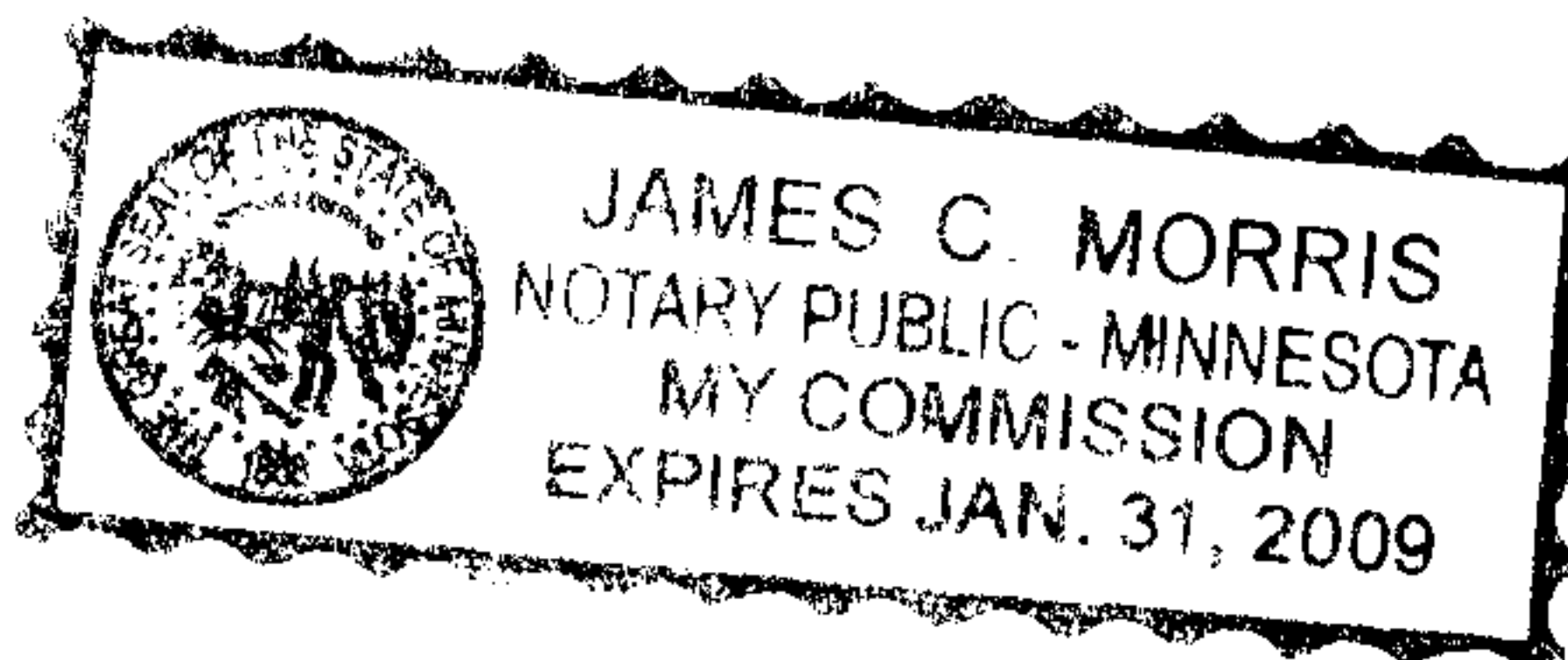
I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Bethany Hood, (signing party) and Christina Allen, (attesting party) whose names as AVP, (insert title) and AVP, (insert title) respectively, of PHH Mortgage Corporation are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as aforesaid.

Given under my hand and official seal, this the 17 day of MARCH, 2008
2009

MY COMMISSION EXPIRES:

[Signature]
Notary Public

This instrument prepared by:
Cynthia W. Williams
Sirote & Permutt, P.C.
2311 Highland Avenue South
P.O. Box 55727
Birmingham, AL 35255-5727



Please Send Tax Notices to: