



20090522000195250 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
05/22/2009 02:07:46 PM FILED/CERT

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

Send Tax Notice to:
Ethel Merchant

2153 Village Lane
Calera, AL 35040

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of one hundred three thousand and 00/100 Dollars (\$103,000.00) to the undersigned, Fannie Mae a/k/a Federal National Mortgage Association, a corporation, by and through Sirote & Permutt, P.C., 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 Ethel Merchant, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

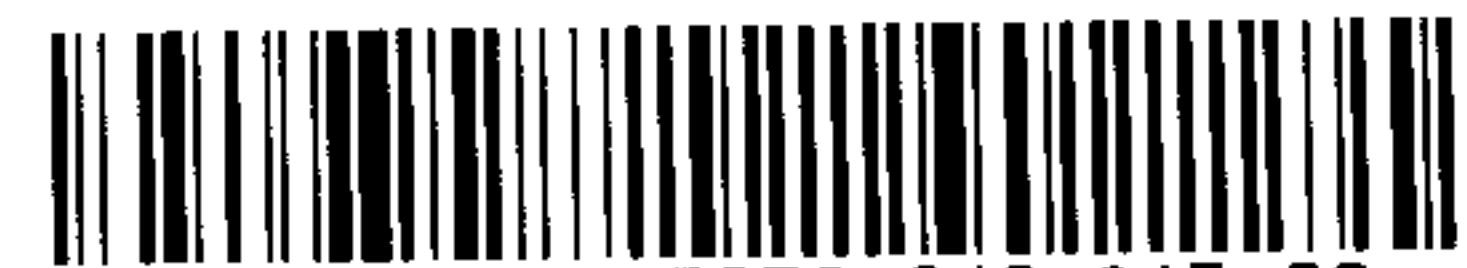
Lot 214-B, according to the Survey of Waterford Village Sector 5, Phase 3, as recorded in Map Book 37, Page 65, in the Probate Office of Shelby County, Alabama.

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 Grantee herein assume and agree to pay.
3. Ordinance with City of Calera recorded in Inst. No. 2000-0006.
4. Right-of-way granted to Shelby County recorded in Deed Book 240, Page 36.
5. Terms and conditions as recorded in Inst. No. 1995-1640.
6. Articles of Waterford Home Owners Association recorded in Inst. No. 2001-12817.
7. Articles of Organization of Waterford, LLC recorded in Inst. No. 1994-49065.
8. Declaration of Restrictions, Covenants and Easements as recorded in Inst. No. 2000-40215 and amended in Inst. No. 2001-12819.
9. Easement and Right of Way with Alabama Power Company as recorded in Inst. No. 2004-35497.
10. Grant to the State of Alabama as to railroad as recorded in Real 278, Page 5.
11. Right-of-way granted to Alabama Power Company recorded in Inst. No. 2005-56363 and Inst. No. 2005-56420.
12. Restrictive covenants appearing of record in Inst. No. 2005-59712.
13. Right of Way to Gulf States Paper Corporation as recorded in Inst. No. 2006-14603.
14. Restrictions as shown on recorded plat.
15. 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. 20090323000107140, in the Probate Office of Shelby County, Alabama.

\$ 105,102.04 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.



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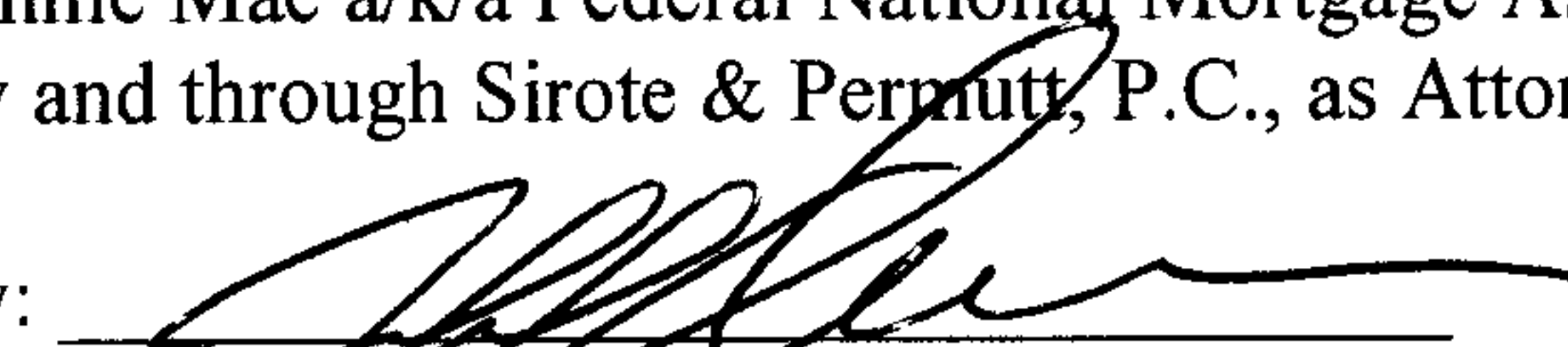
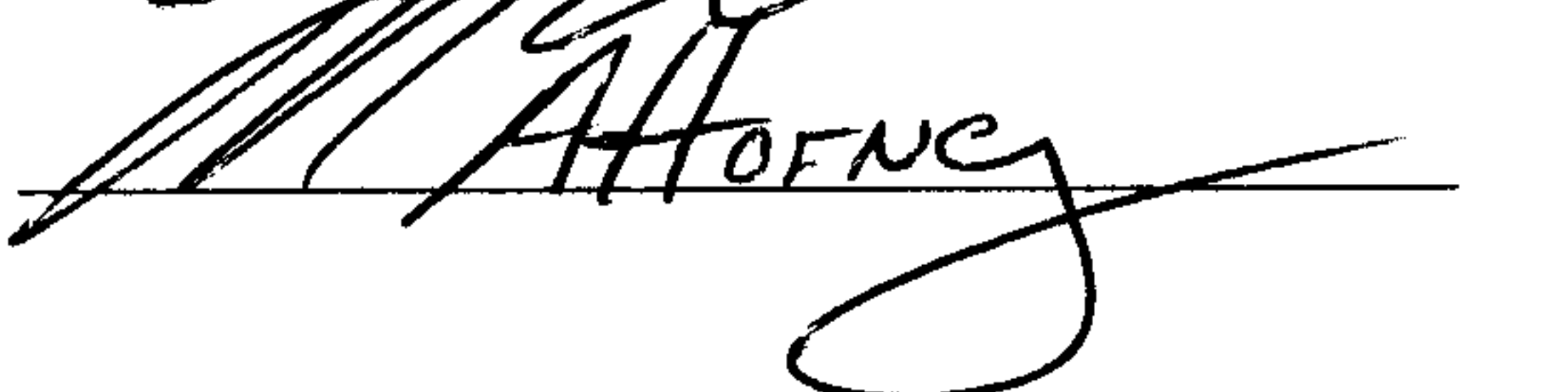
TO HAVE AND TO HOLD Unto the said Grantee, his/her heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 6th day of May, 2009.

Fannie Mae a/k/a Federal National Mortgage Association
By and through Sirote & Permutt, P.C., as Attorney in Fact

By:

Its

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jeff G. Underwood, whose name as Attorney of Sirote & Permutt, P.C., as Attorney in Fact for Fannie Mae a/k/a Federal National Mortgage Association, 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 attorney 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 6th day of May, 2009.



NOTARY PUBLIC

My Commission expires:

AFFIX SEAL

2009-000998

MY COMMISSION EXPIRES DECEMBER 17, 2012

A090644