

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

Send Tax Notice to:  
Allison P. Bargainnier

1109 VILLAGE TRAIL  
CALERA, AL 35040

**SPECIAL WARRANTY DEED**

**THIS DEED HAS BEEN PREPARED WITHOUT THE BENEFIT OF A TITLE SEARCH**

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Ninety-five thousand nine hundred and 00/100 Dollars (\$95,900.00) to the undersigned Grantor, The Secretary of Veterans Affairs, an Officer of the United States of America (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 Allison P. Bargainnier, the following described real estate situated in Shelby County, Alabama, to-wit:

LOT 346, ACCORDING TO THE SURVEY OF WATERFORD VILLAGE-SECTOR 1, AS RECORDED IN MAP BOOK 27, PAGE 100, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

This conveyance is made subject to the following:


1. Defects, liens, encumbrances, adverse claims or other matters, which would be revealed by a properly performed search of the real property records of the county in which the property is located.
2. Any item disclosed on that certain policy of title insurance which may have been obtained in connection with this transaction.
3. Ad valorem Taxes for the current tax year, which Grantee herein assumes and agrees to pay.
4. Easements, reservations, restrictions, protective covenants, rights of way, conditions and building setback lines of record, if any.
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.2009072700287070, in the Probate Office of Shelby County, Alabama.

\$ 97,857.00 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.


\*2009-003099\* \*SWD\*

  
20091119000431910 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
11/19/2009 03:46:13 PM FILED/CERT

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 12th day of November, 2009.

Pursuant to provisions of 38 U.S.C. 3720 (a)(6) the Secretary of Veterans Affairs does not seek to exercise exclusive jurisdiction over the within described property.

Secretary of Veterans Affairs, An Officer of the United States of America

By:   
Its: Neo'Neshia Stoval, Assistant Secretary  
Countrywide Pursuant to a delegation of authority  
contained in 38 C.F.R. § 36.4342(f)

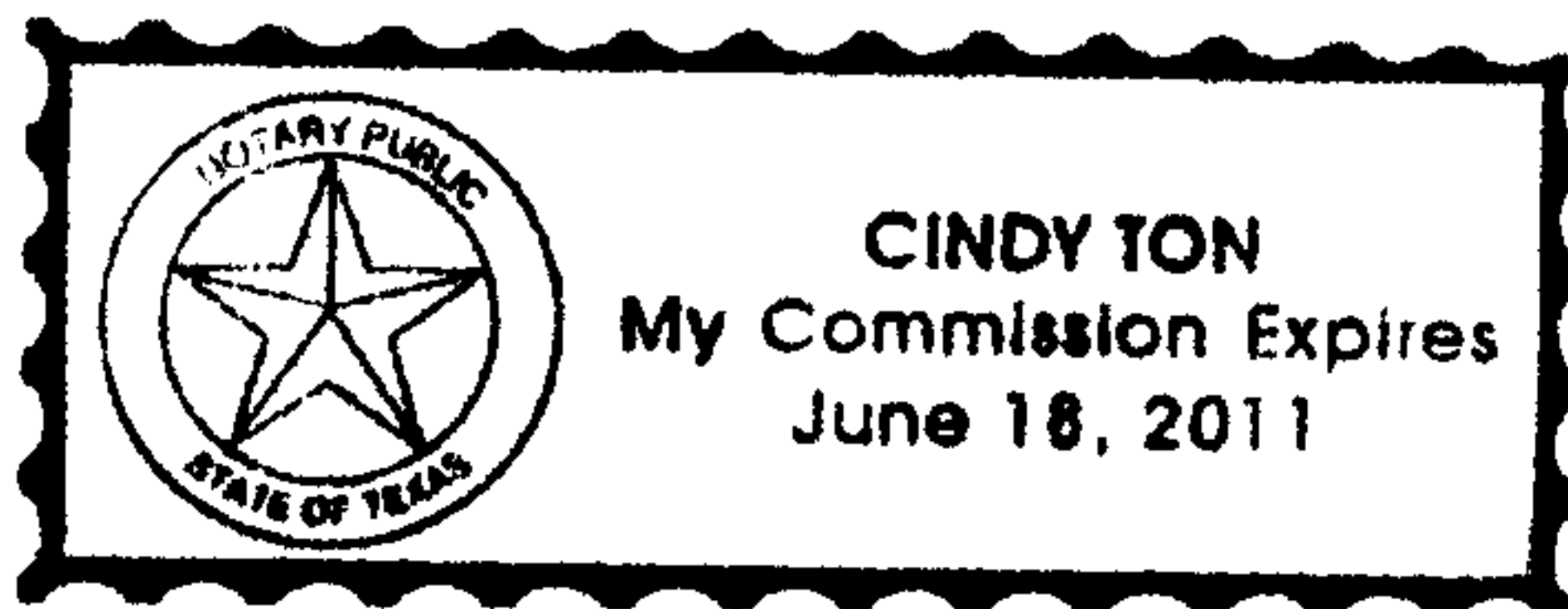
STATE OF TEXAS

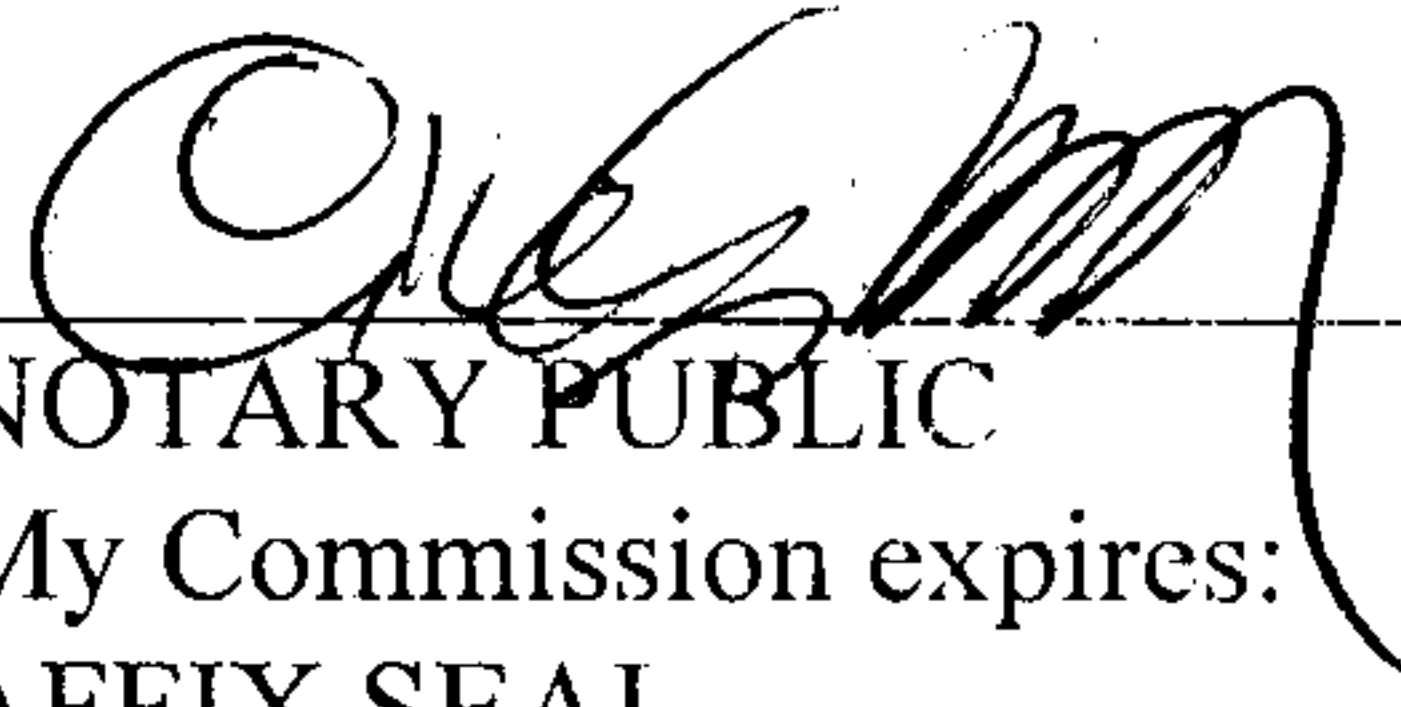
COUNTY OF COLLIN

On this date, before me personally appeared Neo'Neshia Stoval pursuant to a delegation of authority contained in 38 C.F.R. § 36.4342 (f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary.

In Witness Whereof, I have hereunto set my hand and affixed my official seal in the State of Texas aforesaid, this 12th day of 2008.

Given under my hand and official seal, this the 12th day of November, 2009



  
NOTARY PUBLIC  
My Commission expires:  
AFFIX SEAL

2009-003099



20091119000431910 2/2 \$15.00  
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