

011- 460105

SPECIAL WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHLEBY
GRANTEE'S ADDRESS:
Jo Horsley
108 Victoria Station
Maylene, AL 35114

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of Housing and Urban Development, also known as Secretary of Housing and Urban Development, for and in consideration of One Hundred Twenty-Five Thousand and No/100 Dollars (\$125,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto Jo Horsley, a married woman in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 4 according to the Survey of Cedar Grove @ Sterling Gate Sector 2, Phase I as recorded in Map Book 25, Page 52, Shelby County, Alabama records.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 12/31/09

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated April 8, 2009 and recorded on May 13, 2009 in Instrument 20090513000179690.

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et. Seq.). Deed dated January 26, 2009 and recorded on July 21, 2009 in Instrument 20090721000279330.

TO HAVE AND TO HOLD to the said Jo Horsley, in fee simple, and to the heirs, together with every right of reversion. Grantor makes no warranty or covenant respecting the nature or the quality of the title to the property hereby conveyed except the following: Grantor does hereby specifically warrant the title to said property against the lawful claims of all persons claiming by, through, or under the Grantor, since the date of acquisition thereof by the Grantor. SUBJECT however, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; Further subject to any state of facts an accurate survey would show.

IN WITNESS WHEREOF, the undersigned has set his/her hand as the duly authorized representative of the Secretary of Housing and Urban Development this 30 day of December 2009.

SHAUN DONOVAN
SECRETARY OF HOUSING AND
URBAN DEVELOPMENT
By Hooks Van Holm, Inc. of Anniston, AL
Management and Marketing Contractor
For HUD-State of Alabama

By Cheryl Berry
HUD Delegated Authority

STATE OF ALABAMA
COUNTY OF Calhoun

I, undersigned, a Notary Public in and for said County in said State, do hereby certify that Cheryl Berry, who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument bearing the date December 30, 2009 by virtue of the authority vested in him/her by the delegation of authority published at 70 FR 43171 (July 26, 2005), and acknowledged before me on this day that, being informed of the contents of this conveyance, he/she executed the same voluntarily for and on behalf of Shaun Donovan, Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under my hand and official seal this 30 day of December 2009.

Linda W Jackson
NOTARY PUBLIC
My Commission Expires: 1/23/13

THIS INSTRUMENT PREPARED BY: Rick Battaglia. 7088 Sydney Curve, Montgomery, AL 36117