

011-434656

SPECIAL WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHELBY
GRANTEE'S ADDRESS:
Christopher Ray Chance
1340 Willow Creek Place
Alabaster, AL 35007

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 Eighty Five Thousand and No/100 Dollars (\$85,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **Christopher Ray Chance, an unmarried man** in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 12, according to the survey of Willow Creek, Phase Two, as recorded in Map Book 9, Page 102, in the Probate Office of Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 1/19/10

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated May 28, 2009 and recorded on June 17, 2009 in Deed Book 2009061700023360.

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 April 27, 2009 and recorded on August 21, 2009 in Deed Book 20090821000322550.

TO HAVE AND TO HOLD to the said **Christopher Ray Chance**, 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 15 day of JANUARY 2010.

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 Angelletha Harris
Angelletha Harris
HUD Delegated Authority

STATE OF ALABAMA
COUNTY OF CALHOUN

I, undersigned Angelletha Harris, a Notary Public in and for said County in said State, do hereby certify that Angelletha Harris, 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 JANUARY 15 2010 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 15 day of JANUARY 2010.

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

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

LINDA W JACKSON
NOTARY PUBLIC
ALABAMA
STATE AT LARGE