

Recording requested By & Return To:  
Chicago Title-ServiceLink Division  
4000 Industrial Blvd.  
Aliquippa, PA 15001 *2135562*

Send Tax Notice to:  
Ramona Hutchinson

*104 Southern Hills Dr  
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 Eighty-two thousand nine hundred and 00/100 Dollars (\$82,900.00) 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 Ramona Hutchinson\*, the following described real estate situated in Shelby County, Alabama, to-wit:

**\* A SINGLE PERSON**

Lot 42, according to the survey of Southern Hills, as recorded in Map Book 7, Page 72, in the Probate Office of Shelby County, Alabama.

Situated in 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. , in the Probate Office of Shelby County, Alabama.

\$ 82,900.<sup>00</sup> 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.

**\*2009-003788\* \*SWD\***




20100208000038680 2/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
02/08/2010 02:40:27 PM FILED/CERT

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 03 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: Cindy Ton, Assistant Secretary  
Countrywide Pursuant to a delegation of authority  
contained in 38 C.F.R. § 36.4342(f)

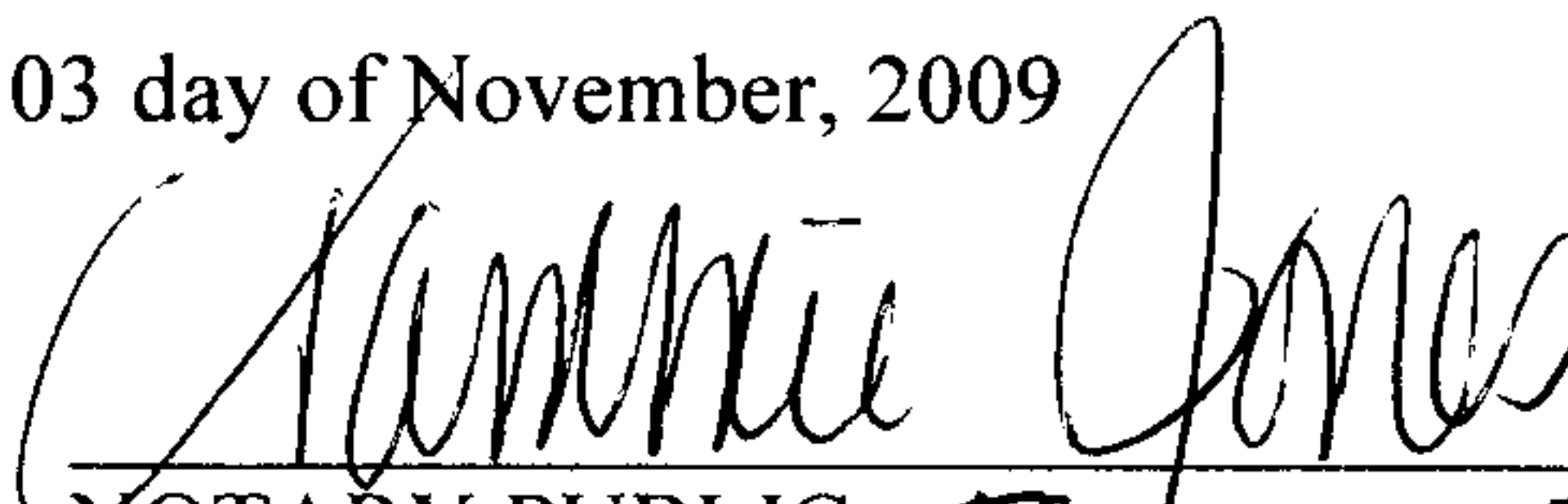
STATE OF TEXAS

COUNTY OF COLLIN

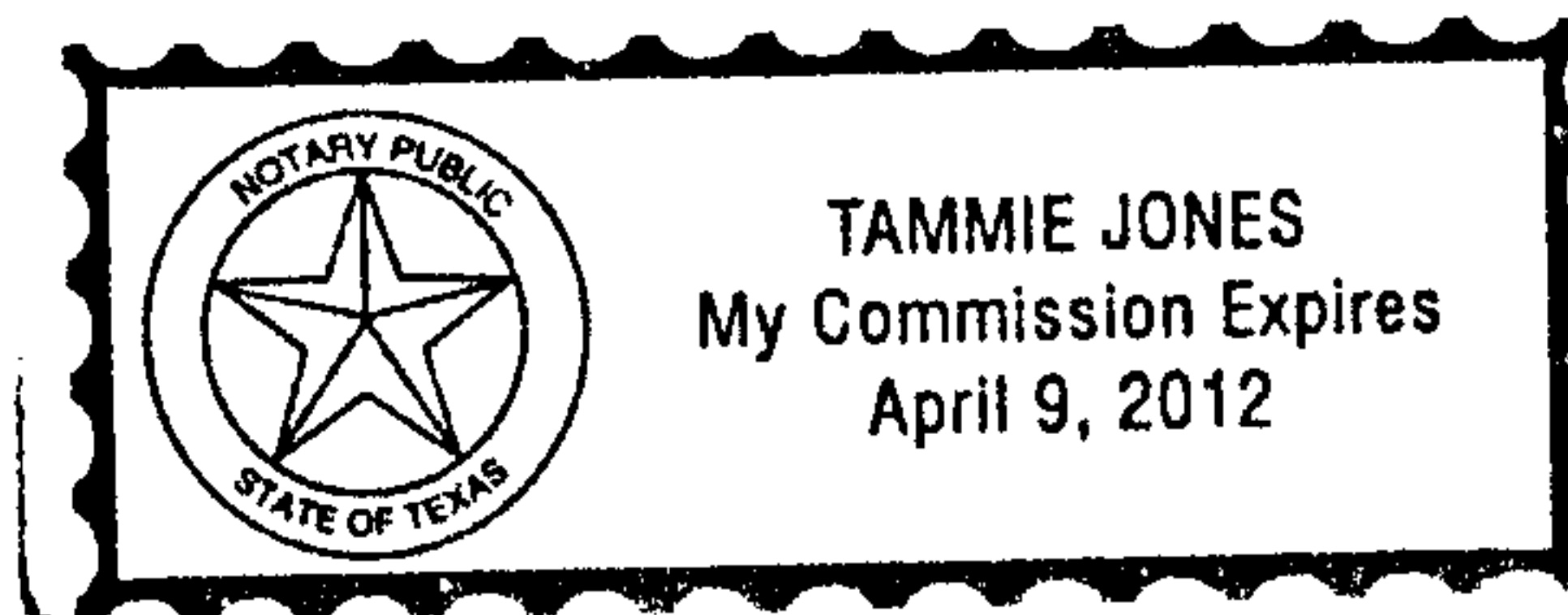
On this date, before me personally appeared Cindy Ton, Assistant Secretary pursuant to a delegation of authority contained in 38 C.F.R. § 36.4342 (f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the 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 03 day of 2008.

Given under my hand and official seal, this the 03 day of November, 2009

  
NOTARY PUBLIC *Tammie Jones*  
My Commission expires: *4-9-12*  
AFFIX SEAL

2009-003788





**AFFIDAVIT OF EXEMPTION FROM  
WITHHOLDING TAX ON SALE OF REAL PROPERTY BY  
NONRESIDENTS AS REQUIRED BY CODE OF ALABAMA (1975)  
SECTION 40-18-86**

Before me, the undersigned authority, on this day personally appeared Cindy Ton, Assistant Secretary of The Secretary of Veterans Affairs, an Officer of the United States of America, a corporation, ("Seller"), personally known by me to be the person/s whose name/s are subscribed hereto, who being by me first duly sworn, on their oath/s stated the following to be true and correct::

Seller is the vested owner of the following described real property located in Shelby County, State of Alabama (the "Real Property"):

Lot 42, according to the survey of Southern Hills, as recorded in Map Book 7, Page 72, in the Probate Office of Shelby County, Alabama.

Situated in Shelby County, Alabama.

Seller or this transaction is exempt from Code of Alabama (1975) §40-18-86 which requires the withholding of income tax on the sale or transfer of the Real Property.

ONE OR MORE OF THE FOLLOWING EXEMPTIONS APPLY:

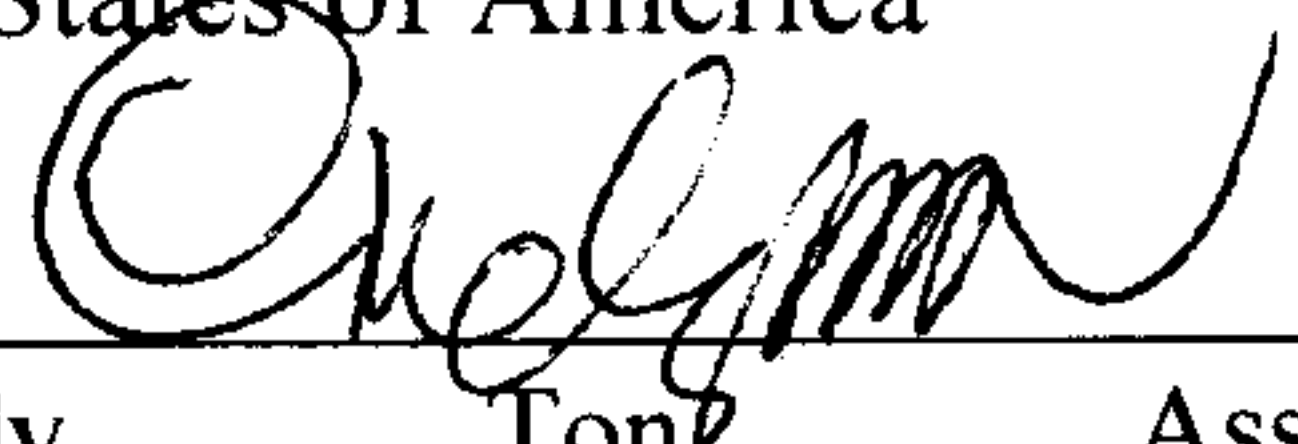
- |                      |   |
|----------------------|---|
| _____                | Seller is Federal National Mortgage Association (Fannie Mae);           |
| _____                | Seller is Federal Home Loan Mortgage Corporation (Freddie Mac);         |
| <u>      X      </u> | Seller is an Agency of the United States of America;                    |
| _____                | Seller is The Government National Mortgage Association (Ginnie Mae); or |
| <u>      X      </u> | The purchase price of the property is less than \$300,000.              |
| _____                | The sale of the Real Property did not result in a gain to the Seller.   |
| _____                | Seller is a private mortgage insurance company.                         |

Seller hereby agrees to indemnify and hold harmless the title company, its approved title agent, the closing attorney, and the Buyer from any loss, liability, costs, expenses, taxes due, penalties, interest and attorneys' fees, including attorneys' fees to enforce this agreement, due to any errors, untruthful statements or inconsistencies contained within this Affidavit.



20100208000038680 4/4 \$21.00  
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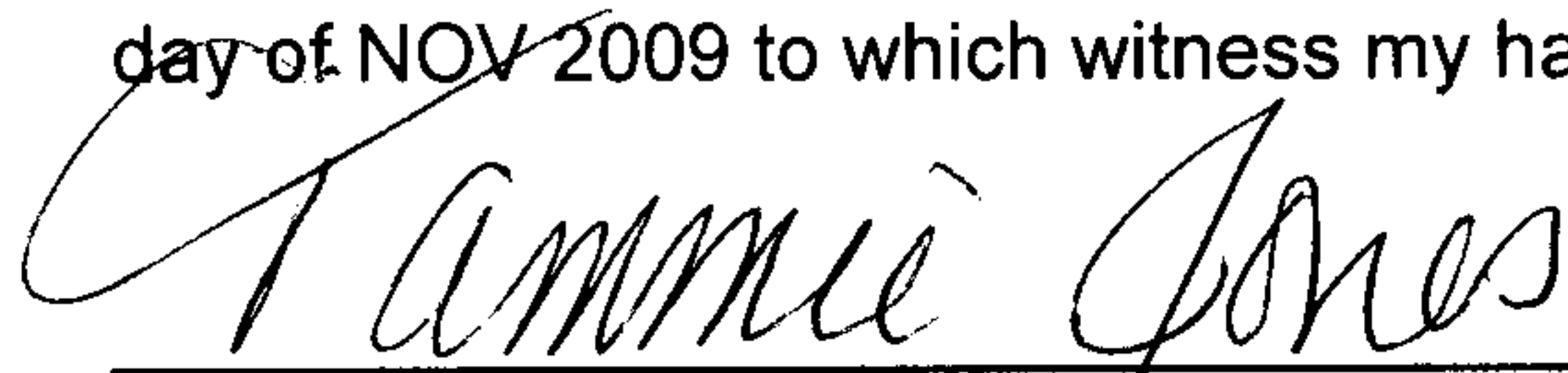
Secretary of Veterans Affairs, An Officer of the  
United States of America

By:   
Date: 11/3/09 Its: Cindy Ton, Assistant Secretary  
Countrywide Pursuant to a delegation of authority  
contained in 38 C.F.R. § 36.4342(f)

State of TEXAS

County of COLLIN

SWORN TO AND SUBSCRIBED BEFORE ME by Cindy Ton, Assistant Secretary on this 03  
day of NOV 2009 to which witness my hand and seal of office.



Notary Public, State of TEXAS

Tammie Jones  
Printed name of Notary

My Commission Expires: 4/9/12

