

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

Send Tax Notice to:
David M. Ruttko
Brandy L. Ruttko
325 Honeysuckle Lane
Chelsea, AL 35043

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 Two hundred four thousand and 00/100 Dollars (\$204,000.00) 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 Grantees herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto David M. Ruttko and Brandy L. Ruttko, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 451, according to the Survey of Windstone IV Subdivision, as recorded in Map Book 27, Page 55, 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 Grantees 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. 201002006031870, in the Probate Office of Shelby County, Alabama.

\$200,305.00 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 Grantees, their heirs and assigns, forever.

2009-004556 *SWD*


20100222000051330 1/2 \$18.00
Shelby Cnty Judge of Probate, AL
02/22/2010 08:18:58 AM FILED/CERT

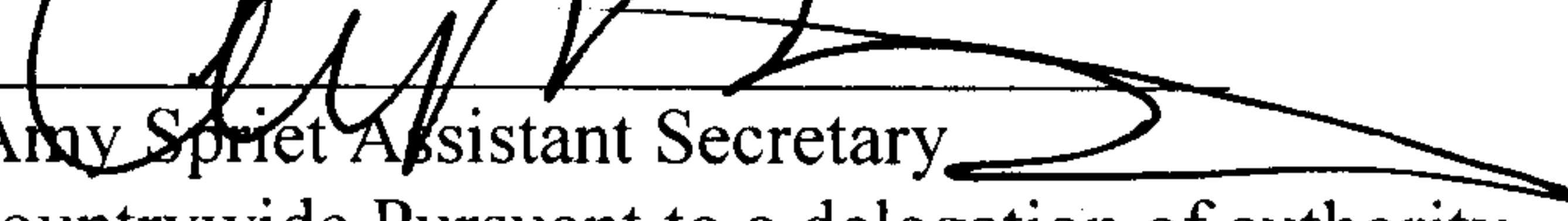
Shelby County, AL 02/22/2010
State of Alabama
Deed Tax : \$4.00

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 5 day of February, 2010.

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

20100222000051330 2/2 \$18.00
Shelby Cnty Judge of Probate, AL
02/22/2010 08:18:58 AM FILED/CERT

By: 
Its: Amy Spriet Assistant Secretary
Countrywide Pursuant to a delegation of authority
contained in 38 C.F.R. § 36.4342(f)

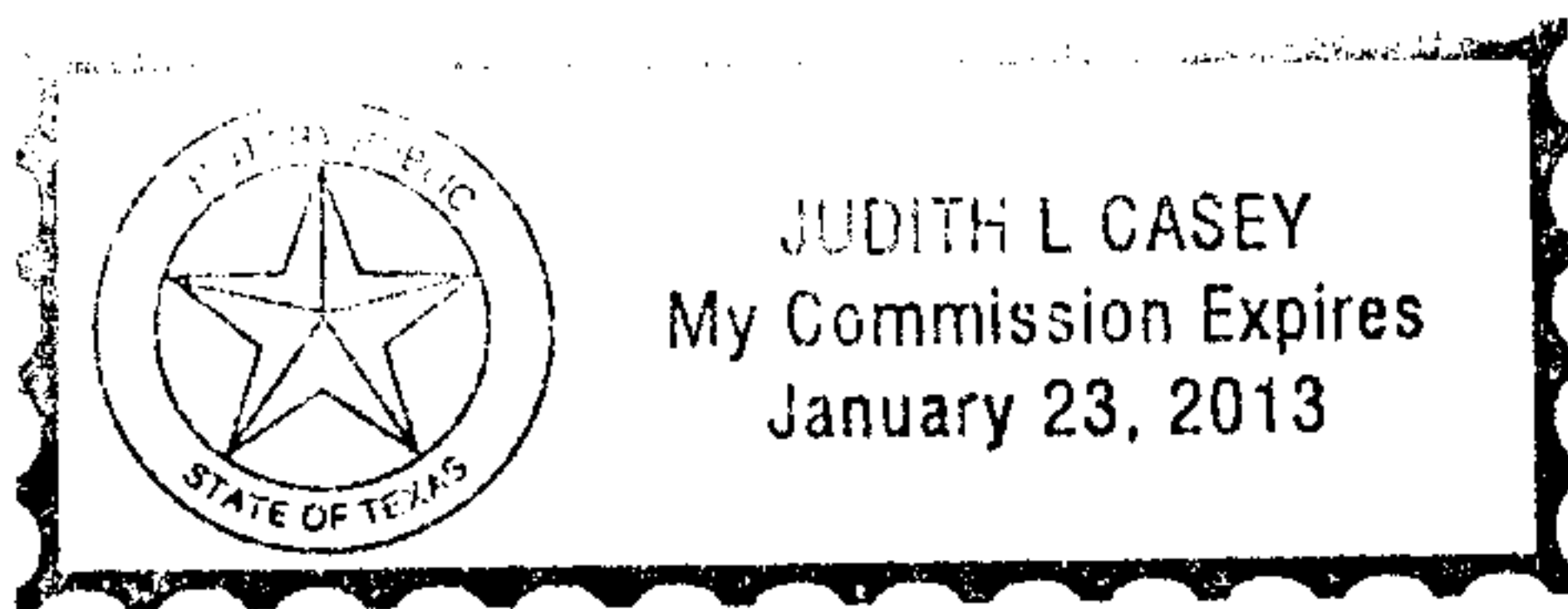
STATE OF Texas

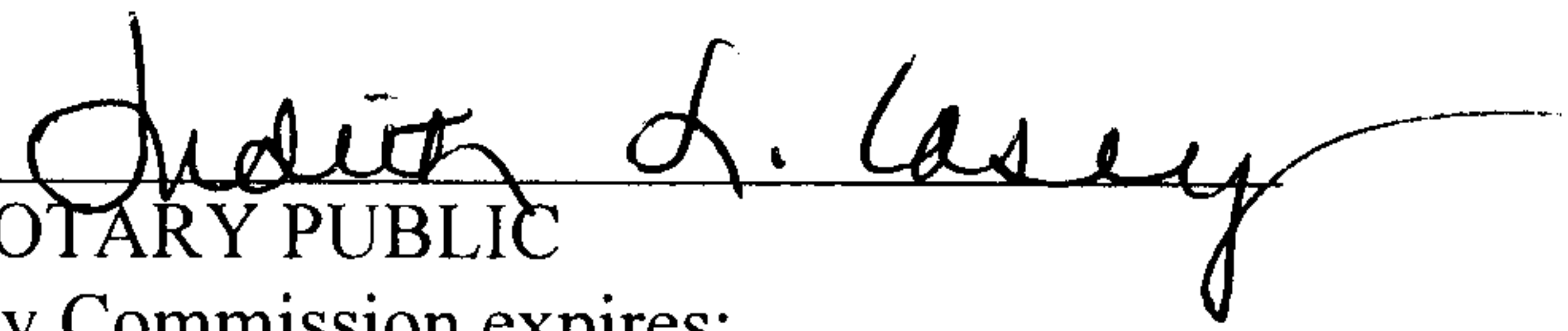
COUNTY OF Collin

On this date, before me personally appeared Amy Spriet 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 5day of 2010.

Given under my hand and official seal, this the 5 day of February, 2010




NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

2009-004556

2009-004556 *SWD*