

INVESTOR NUMBER: 22-22-6-0584637

Chase Home Finance, LLC CM #: 132463

MORTGAGOR(S): DOROTHY SANFORD AND TIMOTHY S. SANFORD

THIS INSTRUMENT PREPARED BY:

Colleen McCullough  
Sirote & Permutt, P.C.  
2311 Highland Avenue South  
P. O. Box 55727  
Birmingham, AL 35255-5727

STATE OF ALABAMA )

COUNTY OF SHELBY )

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **Chase Home Finance, LLC**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Veterans Affairs, an Officer of the United States of America, his/her successors and/or assigns, as their interest may appear**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 549, according to a Resurvey of Lots 501-520, 543-553 and 557-561, Caliston at Ballantrae Phase 1, as recorded in Map Book 33, Page 132, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

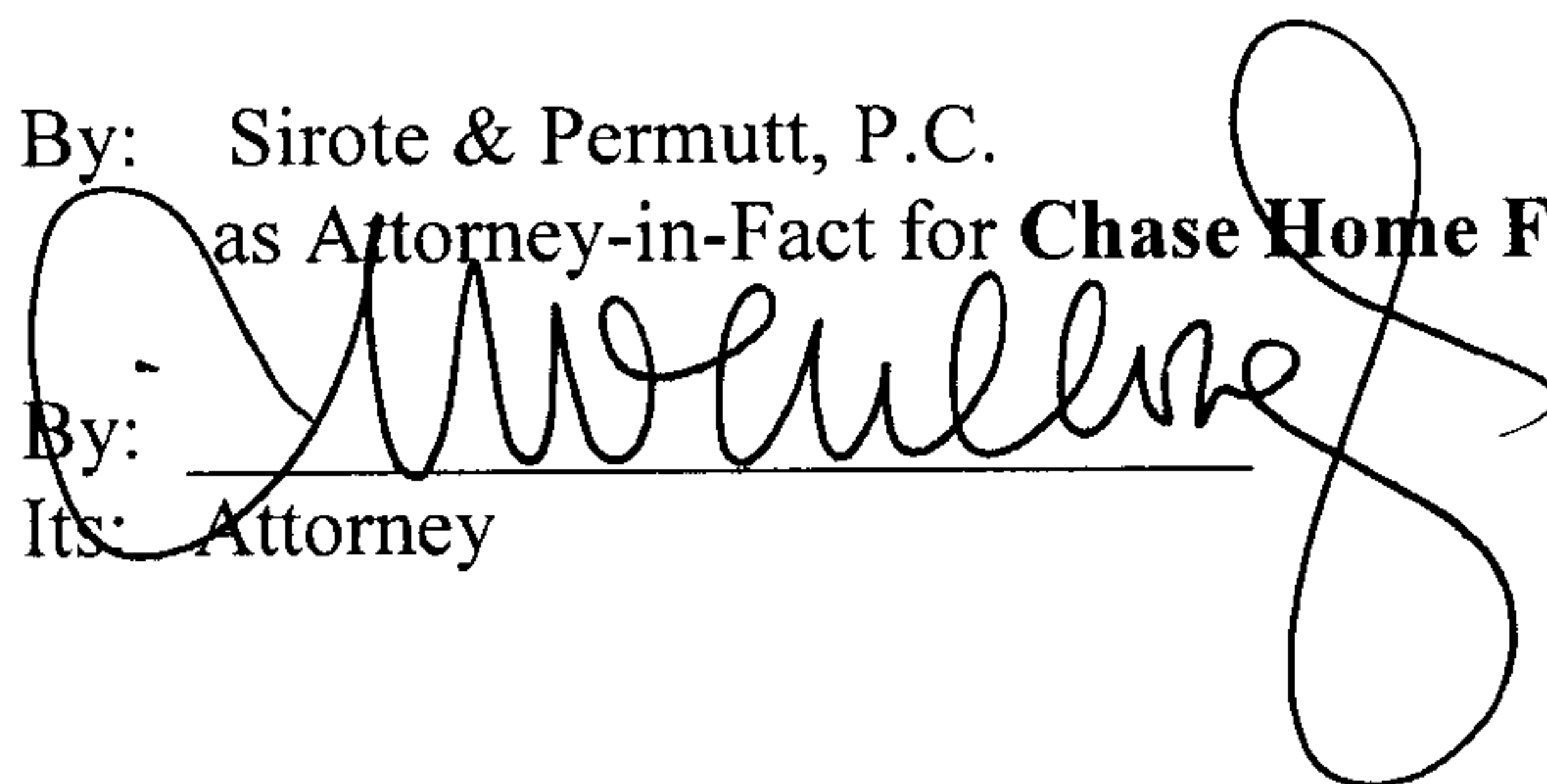
IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the said Grantor, and all persons claiming by, through, or under it.

IN WITNESS WHEREOF, **CHASE HOME FINANCE, LLC**, a corporation, has caused this conveyance to be executed by Colleen McCullough as Attorney of Sirote & Permutt, P.C. pursuant to that certain Limited Power of Attorney attached hereto as Exhibit A and fully incorporated herein. This Special Warranty Deed is executed on the 10 day of February, 2010.

**CHASE HOME FINANCE, LLC**

By: Sirote & Permutt, P.C.

as Attorney-in-Fact for **Chase Home Finance, LLC**

By: 

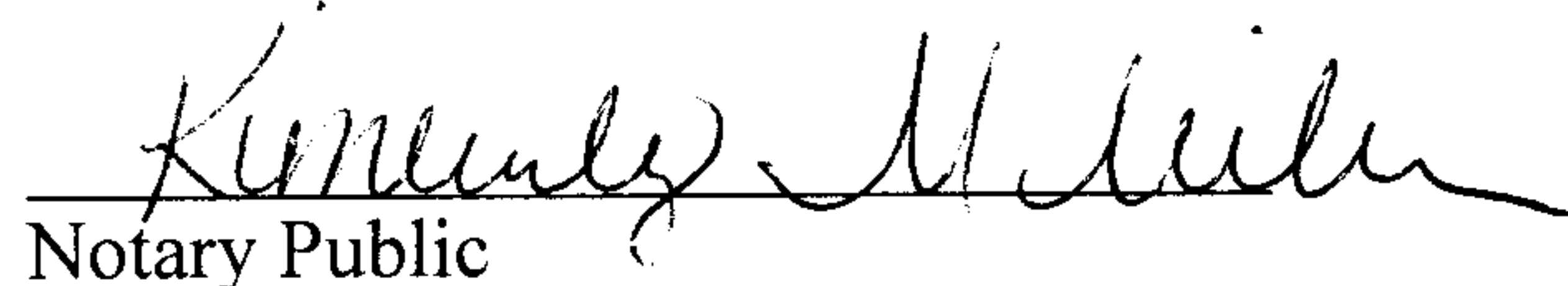
Its: Attorney

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Colleen McCullough, whose name as Attorney of Sirote & Permutt, P.C., a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, she, as Attorney, and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as attorney-in-fact as aforesaid.

Given under my hand and official seal this the 10 day of February, 2010.

  
Notary Public

**MY COMMISSION EXPIRES MARCH 25, 2012**

My Commission Expires: \_\_\_\_\_

Grantee's Address:  
Secretary of Veterans Affairs  
c/o Bank of America  
ATTN: VA REO  
2375 N Glenville Drive  
MS RGV-B-85  
Richardson, TX 75082



20100303000061930 2/5 \$24.00  
Shelby Cnty Judge of Probate, AL  
03/03/2010 10:49:43 AM FILED/CERT

**LIMITED POWER OF ATTORNEY**  
(Multiple Principals)

20030103000061930 1/2  
Bk: LR200801 Pg: 7913  
Jefferson County, Alabama  
I certify this instrument filed on:  
01/08/2009 03:51:03 PM PDR  
Judge of Probate- Alan L. King

STATE OF ALABAMA

COUNTY OF Jefferson

The undersigned (each a "Principal" and collectively referred to as "Chase"), each with an office at 3415 Vision Drive, Columbus, Ohio, 43219, acting by and through their duly authorized officer, do each hereby make, constitute, and appoint Sirote & Permutt, P.C. ("Attorney in Fact"), as its true and lawful attorney-in-fact in its name, place, and stead to do and perform acts as enumerated below relating to the management and disposition of the foreclosure of loans (as hereinafter defined) located in the State of Alabama.

This Limited Power of Attorney arises out of a certain Attorney/Trustee Agreement as amended from time to time pursuant to any Schedule or other amendment (the "Agreement"), by and between Chase, any individual Principal, or any affiliate thereof, and Attorney in Fact, whereby Attorney in Fact has agreed to prosecute foreclosure of loans referred to it by any Principal. Chase does hereby grant to Attorney in Fact the power and authority to do and perform, in its place and stead, any and all lawful acts, matters and actions it deems necessary, proper or convenient in connection with the prosecution and disposition of the foreclosure of loans pursuant to the Agreement, including but not limited to:

The execution, acknowledgment, recording and delivery of beneficiary's Non Military Affidavit, Notice of default, Notice of sale, Appointment of Successor Trustee or Substitution of Trustee and Verifications of Debt wherein the above-named principal is the original or substituted beneficiary or servicing agent for the beneficiary, and Deeds to the Secretary of Veterans Affairs, Secretary of Housing and Urban Development, Deeds to the Federal National Mortgage Association, and Deeds to the Federal Home Loan Mortgage Corporation, to convey properties in which the mortgage foreclosed secured a loan guaranteed or insured by the Department of Veterans Affairs or Department of Housing and Urban Development, and Deeds and assignment of beneficial interest to the investor on mortgage loans in which the principal is the beneficiary of record of the Mortgage.

Notwithstanding anything contained herein to the contrary, the rights and powers granted by this Limited Power of Attorney expressly do not include the following: granting or releasing real or personal property liens or encumbrances; entering into granting any loan, mortgage or other indebtedness; entering into any guaranty, surety obligation, bond, indemnity or other similar undertaking for any party; settlement or compromise of any claim, action or chose-in-action either in favor of or against Chase or any affiliate thereof; or entering into, modifying or terminating any lease or occupancy agreement.

The authority of Attorney in Fact to exercise the rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein shall be in full force and effect until revoked by the undersigned, and all persons dealing with its said Attorney in Fact shall be entitled to rely on such authority unless such person has actual knowledge of the revocation of this Limited Power of Attorney by Chase (or its successor in interest), or until a written revocation is filed in the real property records of the county or town where this Limited Power of Attorney has been previously filed, as required by applicable law. Notwithstanding the foregoing, this Limited Power of Attorney shall expire, if not sooner terminated, on the third (3<sup>rd</sup>) anniversary of the execution date hereof.

20100303000061930 3/5 \$24.00  
Shelby Cnty Judge of Probate, AL  
03/03/2010 10:49:43 AM FILED/CERT

The undersigned hereby certifies that he/she is the duly authorized officer of each Principal signed this Limited Power of Attorney, and is executing this Limited Power of Attorney pursuant to proper authority of the Board of Directors thereof, and that all necessary action for the execution and delivery of this instrument has been taken and done.

Executed this 7 day of January, 2009

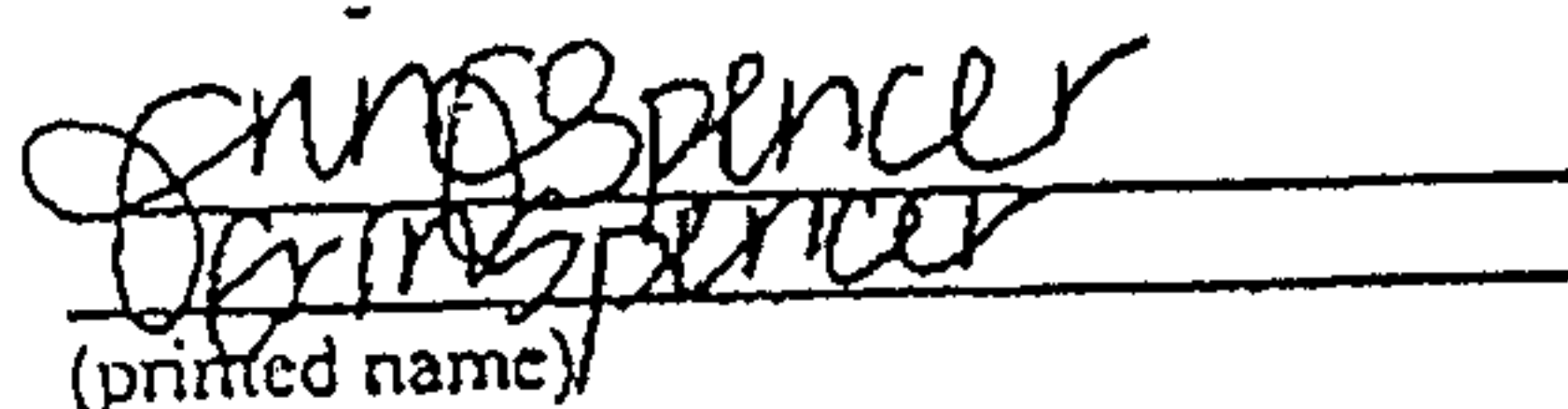


(printed name)

Authorized Vice President of:

CHASE HOME FINANCE LLC, A DELAWARE LIMITED LIABILITY COMPANY  
JPMORGAN CHASE BANK, N.A.  
CHASE BANK USA, N.A.

Signed in the presence of:

  
(printed name)

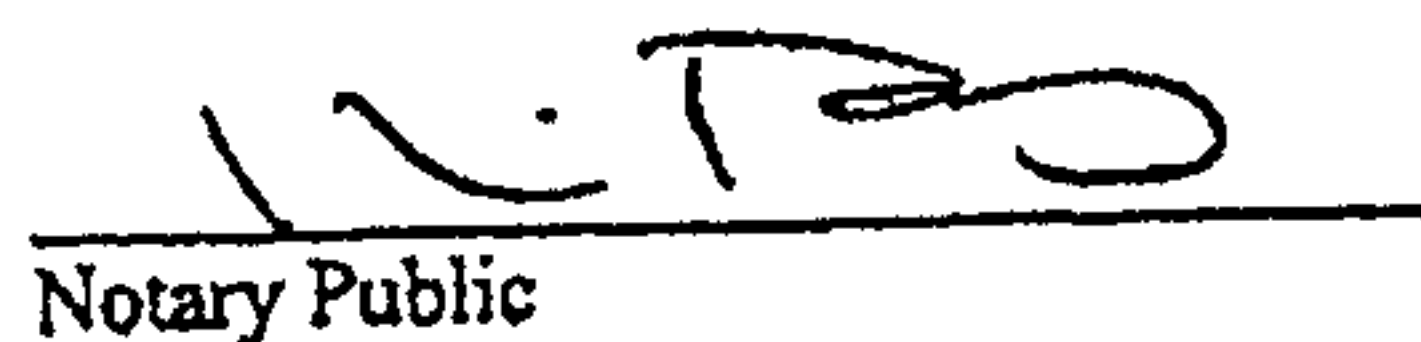
\_\_\_\_\_  
(printed name and title)

STATE OF Ohio )  
COUNTY OF Franklin )

This instrument was acknowledged before me this 7 day of January, 2009 by Ralph Gerardi, the Vice President of Chase Home Finance LLC, a Delaware Limited Liability Company, and JPMorgan Chase Bank, N.A., on behalf of said Principals.



VALERIE RAMOS  
Notary Public, State of Ohio  
My Commission Expires Jan. 7, 2013

  
Notary Public

My Commission expires: 1/7/2013  
Commission No. 206462

AFTER RECORDING RETURN TO:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

20090109030038750 2/2  
BK: LR200901 Pg: 7913  
Jefferson County, Alabama  
01/09/2009 03:51:03 PM PDR  
Fee = \$9.00

Total of Fees and Taxes--\$9.00  
WATCHERK



20100303000061930 4/5 \$24.00  
Shelby Cnty Judge of Probate, AL  
03/03/2010 10:49:43 AM FILED/CERT

**State of Alabama**  
**Jefferson County**

I, the Undersigned, as Judge of Probate Court in and for Jefferson County, Alabama, hereby certify that the foregoing is a full, true and correct copy of the instrument with the filing of same as appears of record in this office. Given under my hand and official seal, this the 22 day of Jan, 2009.

*Alan L. King*

**JUDGE OF PROBATE**



20100303000061930 5/5 \$24.00  
Shelby Cnty Judge of Probate, AL  
03/03/2010 10:49:43 AM FILED/CERT