

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

Send Tax Notice to:  
Grady Covin

**SPECIAL WARRANTY DEED**

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred ninety thousand one hundred and 00/100 Dollars (\$190,100.00) to the undersigned, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for RASC 2004-KS10, a corporation, by Residential Funding Company, LLC f/k/a Residential Funding Corporation, as Attorney in Fact, (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 Grady Covin, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Parcel I:

Commence at the Northeast corner of the South 1/2 of the NE 1/4 of the NE 1/4 of Section 23, Township 21 South, Range 1 East, Shelby County, Alabama; run thence South 88 degrees 33 minutes 00 seconds West for 49.98 feet; run thence South 20 degrees 40 minutes 30 seconds West for 54.02 feet; run thence South 20 degrees 48 minutes 51 seconds West for 42.63 feet to the point of beginning run thence South 83 degrees 28 minutes 48 seconds West for 437.07 feet; run thence South 54 degrees 03 minutes 36 seconds West for 297.48 feet; run thence North 78 degrees 54 minutes, 46 seconds West for 203 feet more or less, to a lake shore; run thence In a Southerly and Easterly direction along said shore for 1154 feet, more or less, to a point that is South 20 degrees 48 minutes 40 seconds West and 647 feet, more or less, from the point of beginning; run thence North 20 degrees 48 minutes 40 seconds East for 647 feet, more or less, to the point of beginning; being situated in Shelby County, Alabama.

Also with a 50 foot Easement to Parcel I described as follows: Commence at the Southeast corner of the South 1/2 of the NE 1/4 of the NE 1/4 of Section 23, Township 21 South, Range 1 East, Shelby County, Alabama; run thence South 88 degrees 33 minutes 00 seconds West for 49.98 feet to the point of beginning; run thence South 20 degrees 40 Minutes 30 seconds West for 53.97 feet; run thence South 88 degrees 33 minutes 00 seconds West for 112.36 feet; run thence South 40 degrees 10 minutes 06 seconds West for 21.41 feet; run thence South 49 degrees 48 minutes 46 seconds West for 59.81 feet; run thence South 83 degrees 28 minutes 48 seconds West for 90.19 feet; thence North 49 degrees 48 minutes 46 seconds East for 130.66 feet; run thence North 40 degrees 10 minutes 06 seconds East for 39.65 feet; run thence North 88 degrees 33 minutes 00 seconds East for 155.15 feet to the point of beginning; being situated in Shelby County, Alabama.

Said lands being subject to the 397 foot contour on the lake shore and being in Section 23, Township 21 South, Range 1 East of the Huntsville Principal Meridian, Shelby County, Alabama.

Less and Except:

A parcel of land in the south half of the Northeast quarter of the Northeast quarter of Section 23, Township 21 South, Range 1 East being a part of the same land described in a deed to Douglas Jowers, recorded in Real Book 188, at Page 252, of the real property records of Shelby County, Alabama. Said



parcel of land being more particularly described as follows: Commencing at the Northeast corner of the South half of the Northeast quarter of the Northeast quarter of said Section 23; Thence South 88 degrees 33 minutes 00 seconds West, a distance of 49.98 feet to a point; Thence South 20 degrees 40 minutes 30 seconds West, a distance of 54.02 feet to a point; Thence South 20 degrees 48 minutes 50 seconds West, a distance of 42.63 feet to a point; Thence South 83 degrees 28 minutes 47 seconds West, a distance of 157.28 feet to the point of Beginning; Thence South 83 degrees 28 minutes 47 seconds West, a distance of 280.02 feet to a point; Thence South 54 degrees 03 minutes 35 seconds West, a distance of 297.48 feet to a point; Thence North 78 degrees 54 minutes 47 seconds West, a distance of 203.37 feet to a point of elevation 397.00, on the shore lay lake; Thence along said shoreline, the following course and distances, South 59 degrees 00 minutes 55 seconds West, a distance of 74.68 feet; South 4 degrees 31 minutes 02 seconds West, a distance of 52.49 feet, South 23 degrees 02 minutes 27 seconds East a distance of 173.46 feet, South 35 degrees 11 minutes 06 seconds East, a distance of 136.74 feet to a point; Thence North 54 degrees 54 minutes 47 seconds East, a distance of 276.49 feet to a point; Thence North 20 degrees 13 minutes 46 seconds West, a distance of 102.96 feet to a point; Thence North 69 degrees 46 minutes 14 seconds East, a distance of 236.70 feet to a point; Thence North 49 degrees 48 minutes 46 seconds East, a distance of 297.63 feet to the Point of Beginning.

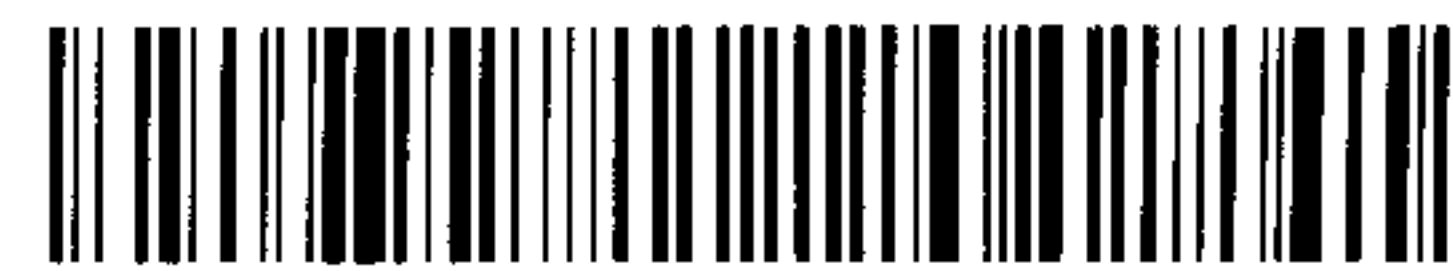
Subject to:

1. Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
2. Ad valorem Taxes for the current tax year, which Grantee herein assume and agree to pay.
3. Restrictions appearing of record in Misc. 44, Page 749.
4. Right-of-way granted to Alabama Power Company recorded in Volume 250, Page 443.
5. Riparian rights associated with the Lake under applicable State and/or Federal law.
6. Less and except any part of subject property lying within any lake right-of-way.
7. Easement recorded in Real 215, Page 987.
8. Restrictions as to the lake as recorded in Inst. No. 1997-13446.
9. 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. 20090603000210280, in the Probate Office of Shelby County, Alabama.

\$180,595.00 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 Grantee, his/her heirs and assigns, forever.



20100331000096420 3/3 \$27.00  
Shelby Cnty Judge of Probate, AL  
03/31/2010 03:21:33 PM FILED/CERT

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

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for RASC 2004-KS10

By Residential Funding Company, LLC f/k/a Residential Funding Corporation, as Attorney in Fact

By: \_\_\_\_\_

Its **Ximena Wolf**

**PMJO**

STATE OF Florida

COUNTY OF Broward

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Ximena Wolf**, whose name as PMJO of Residential Funding Company, LLC f/k/a Residential Funding Corporation, as Attorney in Fact for The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for RASC 2004-KS10, 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, he/she, as such officer 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 18 day of February, 2010.

\_\_\_\_\_  
NOTARY PUBLIC

My Commission expires:

AFFIX SEAL

2009-001679

NOTARY PUBLIC-STATE OF FLORIDA  
 Rose Dorsett-Boles  
Commission #DD665856  
Expires: APR. 22, 2011  
BONDED THRU ATLANTIC BONDING CO., INC.