SPECIAL WARRANTY DEED

STATE OF ALABAMA **COUNTY OF SHELBY GRANTEE'S ADDRESS: Bradley Sanford** 224 Queen's Gate Alabaster, AL35007

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 One Hundred Five Thousand and No/100 Dollars (\$105,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto Bradley Sanford, a married 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 245 according to the survey of Cedar Grove at Sterling Gate Sector 2 Phase 6 as recorded in Map Book 30, Page 86, Shelby County, Alabama Records.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 410

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated October 13, 2009 and recorded on October 23, 2009 in Instrument Number 20091023000400170.

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 August 7, 2009 and recorded on December 11, 2009 in Instrument Number 200912111000455680.

TO HAVE AND TO HOLD to the said Bradley Sanford, 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 12 day of 14011, 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

HUD Delegated Authority

STATE OF ALABAMA
COUNTY OF AMAIN

I, jundersigned a. Notary Public in and for said County in said State, do hereby certify that hereby certify that 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 $\frac{110r_{11}}{12}$, 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 12 day of 2010.

NOTARY PUBLIC
My Commission Expires: 1/23/13

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

Shelby Cnty Judge of Probate, AL

04/19/2010 12:13:33 PM FILED/CERT

Shelby County, AL 04/19/2010

State of Alabama Deed Tax : \$105.00 LINDA W JACKSON NOTARY PUBLIC ALABAMA STATE AT LARGE