

INVESTOR NUMBER: 011-5800348-703

20100427000127450 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
04/27/2010 12:19:12 PM FILED/CERT

PHH Mortgage Corporation CM #: 149886

MORTGAGOR(S): KIM SMITH

THIS INSTRUMENT PREPARED BY:

Cynthia W. Williams  
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, **PHH Mortgage Corporation**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Housing and Urban Development, his Successors and Assigns**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

The following described Real Estate, situated in Shelby County, Alabama, to-wit: commence at the Southeast corner of the Southeast quarter of the Northwest quarter of Section 23, Township 20 South, Range 3 West, run thence in a Westerly direction along the South line of said quarter-quarter section for a distance of 535.83 feet, thence turn an angle to the right of 88 degrees 20 minutes 19 seconds and in a Northerly direction for a distance of 176.12 feet; thence turn an angle to the right of 92 degrees 33 minutes and in an Easterly direction a distance of 224.06 feet to the point of beginning; from the point of beginning thus obtained, thence continue along last described course for a distance of 178.96 feet; thence turn an angle to the left of 90 degrees and in a Northerly direction for a distance of 125 feet; thence turn an angle to the left of 90 degrees and in a Westerly direction for a distance of 179.62 feet; thence turn an angle to the left of 90 degrees 18 minutes and in a Southerly direction of 125 feet to a point of beginning, being situated in 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, PHH MORTGAGE CORPORATION, a corporation, has caused this conveyance to be executed by Marc J. Hinkle, its Vice President, who is duly authorized, on the 26 day of January, 2010.

**PHH MORTGAGE CORPORATION**

By: [Signature]

Its: Vice President

[AFFIX SEAL]

STATE OF New Jersey  
COUNTY OF Burlington

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Marc J. Hinkle, whose name as Vice President of PHH MORTGAGE CORPORATION, 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, with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 26 day of January, 2010.

[Signature]  
Notary Public

My Commission Expires: June 16, 2011

JAMES E. JONES JR.  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires  
June 16, 2011

**Grantee Address**

Secretary of Housing and Urban Development  
c/o Michaelson, Connor & Boul  
4400 Will Rogers Parkway  
Suite 300  
Oklahoma City, OK 73108-1837