

STATE OF ALABAMA

COUNTY OF SHELBY

FHA CASE NO.: 0115765456703

KNOW ALL MEN BY THESE PRESENTS that for One and No/100 (\$1.00) Dollar and other good and valuable consideration in hand paid to **BAC Home Loans Servicing, LP**, the grantor, as party of the first part, by The Secretary of Housing and Urban Development of Washington, D.C., as party of the second part, the receipt of which is hereby acknowledged, the party of the first part does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said party of the second part, its successors and assigns, subject to the provisions hereinafter contained, the following described real property situated in Shelby County, Alabama:

LOT 50, ACCORDING TO THE FINAL RECORD PLAT OF NARROWS POINT, AS RECORDED IN MAP BOOK 26, PAGE 81 A & B, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH THE NON-EXCLUSIVE EASEMENT TO USE THE COMMON AREAS AS MORE PARTICULARLY DESCRIBED IN THE NARROWS RESIDENTIAL DECLARATION OF COVENANTS CONDITIONS AND RESTRICTIONS RECORDED IN INSTRUMENT 2000-9755 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATION".

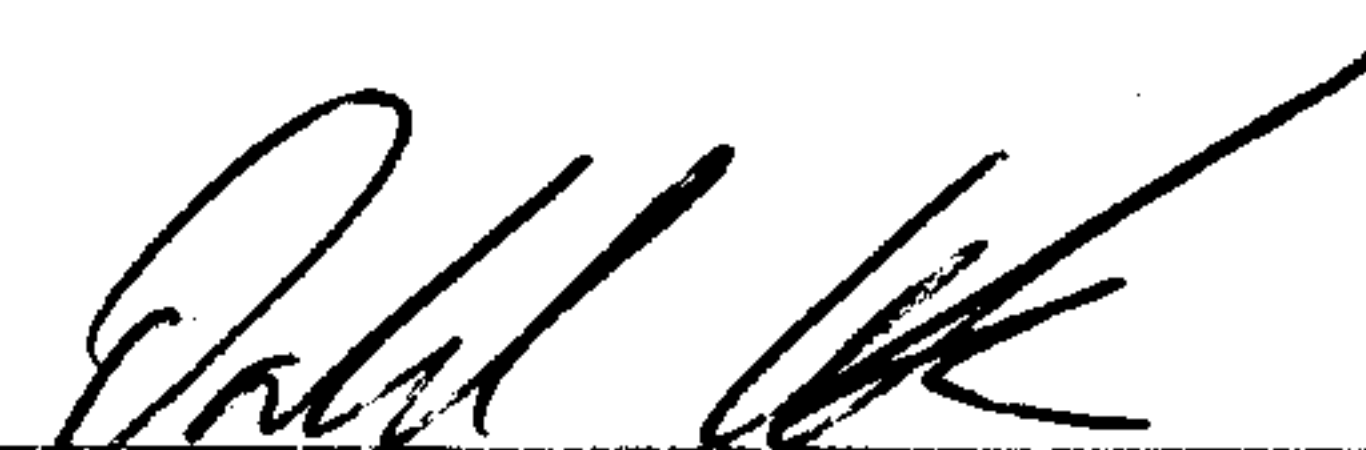
TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said party of the second part, its successors and assigns, forever.

This deed shall be EFFECTIVE the 19th day of May, 2010, ~~2009~~.

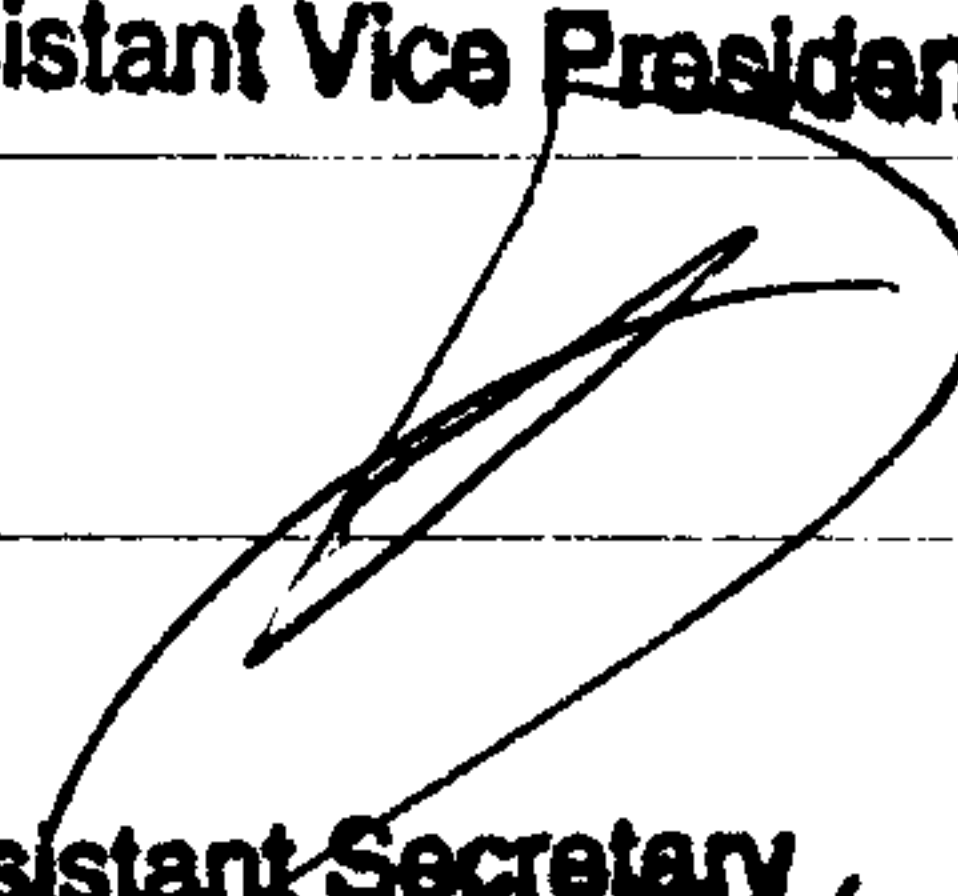
IN WITNESS WHEREOF, the grantor has caused these presents to be executed by its undersigned officers, thereunto duly authorized, this the _____ day of MAY 26 2010, ~~2009~~.

BAC Home Loans Servicing, LP

AFFIX CORPORATE SEAL

BY: 

Its: Assistant Vice President, Donald Clark

ATTEST: 

Its: Assistant Secretary, Gregory J Price

ACKNOWLEDGMENT

State of Texas

County of Collin

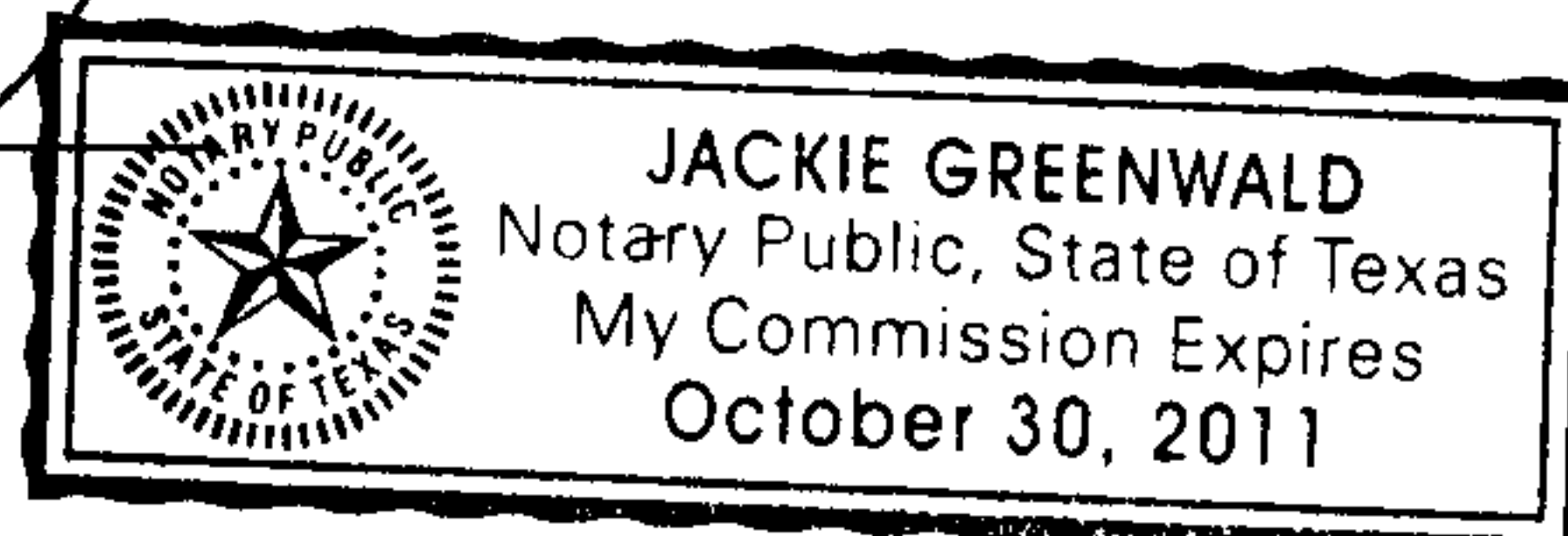
On MAY 26 2010 before me, Jackie Greenwald, personally
appeared Donald Clark, who provided to me on the basis of satisfactory
evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged
to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted,
executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of ~~California~~
paraphrase is true and correct. **Texas**

WITNESS my hand and official seal.

Signature

Grantee's Address:



**Secretary of Housing & Urban
Development
600 Beacon Parkway West
Beacon Ridge Tower Suite 300
Birmingham, AL 35209**

This instrument prepared by:

William S. McFadden
McFADDEN, LYON & ROUSE, L.L.C.
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Mobile, Alabama 36609
Larry & Carol Kirk
2474-7984