Send Tax Notice To: Mychal L. Smith Terri D. Smith 583 Barkley Circle Alabaster, AL 35007

Shelby Cnty Judge of Probate, AL 09/13/2010 10:00:11 AM FILED/CERT

STATE OF ALABAMA COUNTY OF SHELBY

SPECIAL WARRANTY DEED Consideration \$155,000

KNOW ALL MEN BY THESE PRESENTS that "FANNIE MAE aka FEDERAL

NATIONAL MORTGAGE ASSOCIATION, organized and existing under the laws of the United States of America", by and through its Attorney-In-Fact, MCFADDEN, LYON & ROUSE, L.L.C., an Alabama Limited Liability Company, the Grantor, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable considerations hereby acknowledged to have been paid to the said Grantor by MYCHAL L. SMITH, a/k/a, MYCHAL SMITH, AND TERRI D. SMITH, a/k/a, TERRI SMITH, the Grantees, during their joint lives and upon the death of either of them, then to the survivor of them, and to the heirs and assigns of such survivor, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Grantees, subject to the provisions hereinafter contained, all that real property in the County of Shelby, State of Alabama, described as follows:

\$152,940.00 of the above recited consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

LOT 410, ACCORDING TO THE SURVEY OF SILVER CREEK, SECTOR II, PHASE I, AS RECORDED IN MAP BOOK 29, PAGE 81, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

EXCEPTING THEREFROM such oil, gas and other minerals in, on and under said real property, together with all rights in connection therewith, as have previously been reserved by or conveyed to others; it being the intention of the Grantor to convey to Grantees only the interest Grantor owns therein, if any.

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 Grantees, during their joint lives and upon the death of either of them, then to the survivor of them, in fee simple, and to the heirs and assigns of such survivor, FOREVER.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

- Restrictive covenants, easements, building setback lines, rights of way, prior mineral reservations and notes or restrictions as shown on recorded plat of subdivision, if any, applicable to said property of record in the said Probate Court records.
- Coal, oil, gas and other minerals interests and rights relating thereto, in, to, or under the land herein described are not insured.
- Declaration of Protective Covenants as recorded in Instrument No. 2002-17873; Instrument No. 200-30023 and amended in Instrument No. 20040914000511390 and further amended in Instrument No. 2008052700212520, in the Probate Office of Shelby County, Alabama
- Terms and conditions contained in the Articles of Incorporation of Silver Creek Home 4.

- Owners Association as recorded in Instrument No. 20040618000331080, in the Probate Office of Shelby County, Alabama.
- All statutory rights of redemption existing by virtue of foreclosure sale of said property 5. held on the 31st day of March, 2010, as evidenced by Auctioneer's Deed recorded in Instrument No. 20100524000164230, of said Probate Court records, pursuant to powers of sale contained in that certain mortgage from Chris R. Hageman and Ashley E. Hageman, husband and wife, executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender, Compass Bank, Lender's Successors and Assigns dated the 16th day of April, 2008, and recorded in Instrument No. 20080428000171700 of the records in the Office of the Judge of Probate, Shelby County, Alabama; which said mortgage was subsequently assigned to BAC Home Loans Servicing, LP by instrument recorded in Instrument No. 20100524000164220, of said Probate Court records.

Grantees accept this conveyance with full knowledge of the condition of the improvements located on said property, which property is accepted by grantee in its "AS IS" CONDITION WITHOUT REPRESENTATIONS OR WARRANTIES OF ANY KIND OR NATURE.

IN WITNESS WHEREOF, the Grantor has caused these presents to be executed on this the

1 day of <u>Sept.</u>, 2010.

FANNIE MAE, aka FEDERAL

NATIONAL MORTGAGE ASSOCIATION,

MCFADDEN, LYON& ROUSE, L.L.C.

As its Attorney-in-Fact

Beth McFadden Rouse

Its: Member

State of Alabama Deed Tax : \$2.50

Shelby County, AL 09/13/2010

STATE OF ALABAMA COUNTY OF MOBILE

I, the undersigned Notary Public in and for said State and County, hereby certify that Beth McFadden Rouse, whose name as Member of MCFADDEN, LYON & ROUSE, L.L.C., an Alabama Limited Liability Company, whose name as Attorney-In-Fact for NATIONAL MORTGAGE ASSOCIATION A/K/A FANNIE MAE, 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 said conveyance, she, in her capacity as Member of MCFADDEN, LYON & ROUSE, L.L.C., in its capacity as such Attorney-In-Fact, executed the same voluntarily for and as the act of said Company on the day the same bears date.

Given under my hand and notarial seal on this the $\frac{32}{2}$ day of $\frac{3}{2}$

By:

Notary Public, State of Alabama at/Large

My Commission Expires:

The Grantee's address is:

Shelby Cnty Judge of Probate, AL 09/13/2010 10:00:11 AM FILED/CERT This instrument was prepared by:

Beth McFadden Rouse, Attorney McFadden, Lyon & Rouse, L.L.C. 718 Downtowner Boulevard Mobile, Alabama 36609 (251)342-9172

> 20100913000296350 3/3 \$22.50 Shelby Cnty Judge of Probate, AL 09/13/2010 10:00:11 AM FILED/CERT