

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

Send Tax Notice to:
David S. Bullard
Robin R. Bullard

*2633 120 Twin Oaks Circle
Chelsea, AL 35043*

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred fifty-one thousand nine hundred and 00/100 Dollars (\$151,900.00) to the undersigned Grantor, Household Finance Corporation of Alabama, a corporation, (herein referred to as Grantor) in hand paid by the Grantees herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto David S. Bullard, and Robin R. Bullard, (herein referred to as Grantees) as joint tenants with right of survivorship, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 23, according to the survey of Twin Oaks, as recorded in Map Book 22, Page 108, in the Probate Office of Shelby County, Alabama.

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 Grantees herein assume and agree to pay.
3. Transmission line permit granted to Alabama Power Company as recorded in Deed Book 112, Page 53; Deed Book 306, Page 398; Deed Book 148, Page 12 and Deed Book 134, Page 123.
4. Use of the land as public roadway as referenced in Inst. No. 1997-6989.
5. Reservation of mineral and mining rights in instrument recorded in Deed Book 251, Page 11, together with the appurtenant rights to use the surface.
6. Reservation of a non-exclusive easement for ingress and egress and utilities and the covenants, agreements, release of damages and other provisions relating thereto as recorded in Inst. No. 1997-6989.
7. Covenants, conditions and restrictions as set forth in Inst. No. 1997-22950 and Inst. No. 1997-25038.
8. Right of way granted to Shelby County as recorded in Deed Book 135, Page 121.
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. 20100505000138880, in the Probate Office of Shelby County, Alabama.

\$ 121,520.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

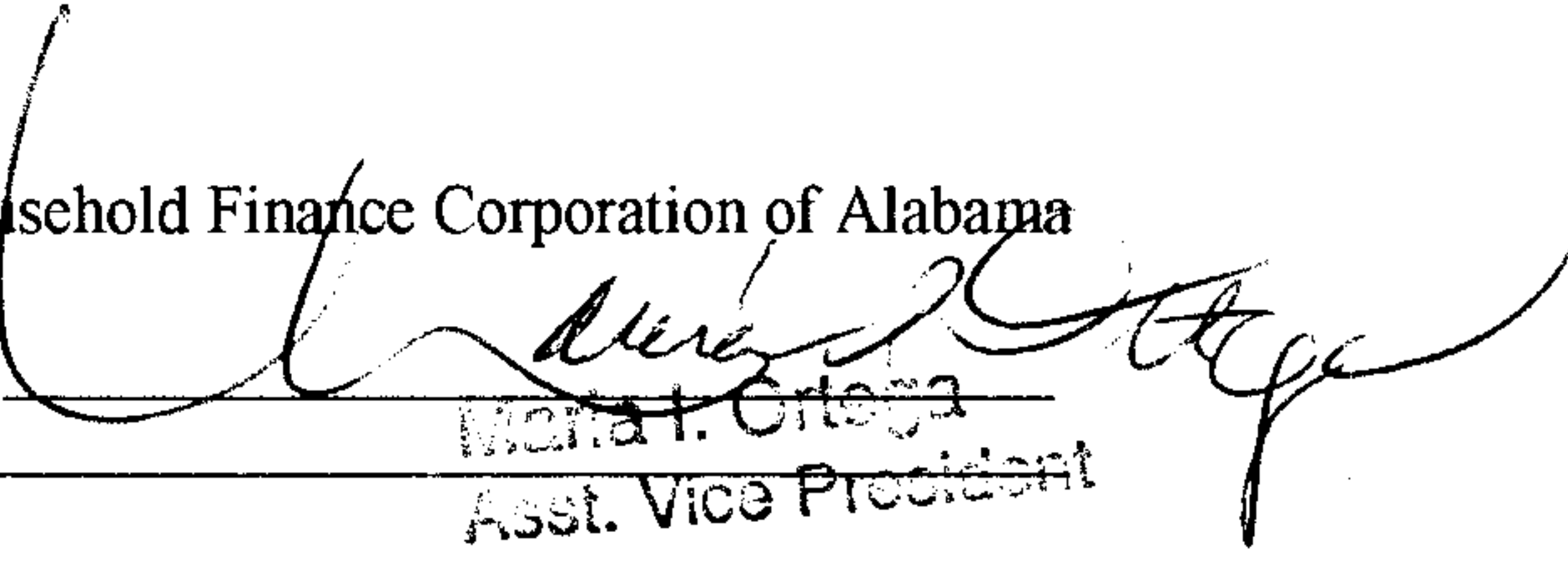
This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantee.

TO HAVE AND TO HOLD Unto the said Grantees, as joint tenants, with right of survivorship, their heirs and assigns, forever; it being the intention of the parties to this conveyance, that (unless the joint tenancy thereby created is severed or terminated during the joint lives of the grantees herein) in the event one grantee herein survives the other, the entire interest in fee simple shall pass to the surviving grantee, and if one does not survive the other, then the heirs and assigns of the grantees herein shall take as tenants in common.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 20 day of September, 2010.

Household Finance Corporation of Alabama

by,
Its


Monica L. Ortega
Asst. Vice President

Shelby County, AL 11/12/2010

State of Alabama

Deed Tax : \$30.50



20101112000379720 2/3 \$48.50
Shelby Cnty Judge of Probate, AL
11/12/2010 12:37:09 PM FILED/CERT

State of California

County of Los Angeles

On Sept. 22, 2010 before me, C. M. Pankonin
(insert name and title of the officer)

personally appeared Maria I. Ortega
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 that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Signature C. M. Pankonin (Seal)



2010-002289

20101112000379720 3/3 \$48.50
Shelby Cnty Judge of Probate, AL
11/12/2010 12:37:09 PM FILED/CERT