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

Send Tax Notice to:
Donald L. Stevenson
Lisa B. Stevenson

CKSley

CMCKSley

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Two hundred seventy thousand and 00/100 Dollars (\$270,000.00) to the undersigned, Fannie Mae aka Federal National Mortgage Association, a corporation, by and through Sirote & Permutt, P.C., as Attorney in Fact, (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 Donald L. Stevenson, and Lisa B. Stevenson, (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 1451, according to the Map of Highland Lakes, 14th Sector, an Eddleman Community, as recorded in Map Book 30, Page 74 A and B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama, Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as instrument # 1994-07111 and amended in Inst. # 1996-17543 and amended in Inst. # 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 14th Sector, recorded as instrument No. 20021101000539740 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Subject to:

- Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
- Ad valorem Taxes for the current tax year, which Grantees herein assume and agree to pay.
- Easement/right-of-way to Birmingham Water and Sewer Board as recorded in Instrument No.1997-4027; Inst. No. 1996-25667 and Inst. No. 2000-12490.
- 4. Easement/right-of-way to Alabama Power Company as recorded in Instrument No. 2001-22920.
- 5. Public utility easements as shown by recorded plat, including any tree bufferline as shown on recorded plat.
- Restrictions, covenants and conditions as set out in instrument(s) recorded as Inst # 1994-7111, Inst. #1996-17543 and Inst. #1999-31095 in the Probate Office of Shelby County, Alabama, along with Highland Lakes Residential Association, Inc. recorded as Inst. #9402/3947 in the Probate Office of Jefferson County, Alabama.
- Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 14th Sector, as recorded as Instrument #20021101000539740, in said Probate Office.
- 8. Restrictions, limitations and conditions as set out in Map Book 30, Page 74 A & B, in said Probate Office.
- 9. Release of damages as set out in Inst #1999-40619, in said Probate Office.
- Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights set out in Deed Book 28, page 237, in the Probate Office.
- Lake Easement Agreement executed by Highland Lake Properties, Ltd. and Highland Lake Development, Ltd., providing for easements, use by others, and maintenance of Lake Property described within Instrument #1993-15705 in said Probate Office.
- Easement(s) for ingress and egress to serve Highland Lakes Development executed by Highland Lakes Development, Ltd., to Highland Lakes Properties, Ltd., recorded as Instrument #1993-15704 in said Probate Office.
- 13. Agreement for cable as set out in Inst. #1997-33476 in the Probate Office.
- Restrictive Covenant and Distribution Easement to Alabama Power Company as set out in Inst. No. 2001-22920 in the Probate Office.







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Building set-back line(s) and easement(s) as shown by recorded plat.

16. Riparian Rights for lake.

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. 20100809000254760, in the Probate Office of Shelby County, Alabama.

\$\frac{216}{\tope} \frac{60}{\tope} \text{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 24th day of November, 2010.

Fannie Mae aka Federal National Mortgage Association By and through Sirote & Permutt, P.C., as Attorney in Fact

By:

Its Attorne

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Jeff G. Underwood, whose name as Attorney of Sirote & Permutt, P.C., as Attorney in Fact for Fannie Mae aka Federal National Mortgage Association, 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, as such attorney and with full authority, executed the same voluntarily for and as the act of said Corporation, acting in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 24th day of November, 2010.

Motary Public Duy Drugsy

My Commission expires:

AFFIX SEAL MY COMMISSION EXPIRES JANUARY 14, 2014

2010-004968

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