

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

Send Tax Notice to:

David M. Hicks

Ann Schowalter

609 Parkside Circle  
Helena, AL 35080

**SPECIAL WARRANTY DEED**

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Eighty thousand three hundred sixty-nine and 00/100 Dollars (\$80,369.00) to the undersigned, U.S. Bank, National Association, as trustee for RASC 2007-KS3, 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 M. Hicks, and Ann Schowalter, (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 31, according to the Survey of Parkside, as recorded in Map Book 22, Page 133, 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. Building setback line of 20 feet reserved from rear of lot and 25 feet reserved from Parkside Circle as shown by plat.
4. Easements as shown by recorded plat, including a 15 foot easement on the Northerly side and 5 feet on the Easterly side of lot.
5. Restrictions, covenants and conditions as set out in instrument(s) recorded in Inst. #1997-25047 in Probate Office.
6. Transmission Line Permit(s) to Alabama Power Company as shown by instrument(s) recorded in Deed Book 96, Page 274; Deed Book 118, Page 585 and Deed Book 163, Page 422 in Probate Office.
7. Restrictions, limitations and conditions as set out in Map Book 22, Page 133.
8. Drainage easement as set out in Inst. #1992-13799 in the Probate Office.
9. Rights of owners of property adjoining property in and to the joint or common rights in building situated on said lots, such rights included but are not limited to roof, foundation, party walls, walkway and entrance.
10. 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. 20100809000254740, in the Probate Office of Shelby County, Alabama.





20101215000420810 2/2 \$35.50  
Shelby Cnty Judge of Probate, AL  
12/15/2010 08:50:13 AM FILED/CERT

\$ 60,250<sup>00</sup> 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, their heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 4 day of November, 2010.

U.S. Bank, National Association, as trustee for RASC  
2007-KS3

By:

Charlotte Elliott

Its

STATE OF TEXAS

COUNTY OF DALLAS

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **Charlotte Elliott**, whose name as RASC of U.S. Bank, National Association, as trustee for RASC 2007-KS3, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 4 day of November, 2010.

NOTARY PUBLIC

My Commission expires:

AFFIX SEAL

2010-003620

