

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

Send Tax Notice to:
Joe R. Cowan

504 Park Lake Lane
Helena, AL 35080

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred ninety-five thousand and 00/100 Dollars (\$195,000.00) 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 Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Joe R. Cowan, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 419, according to the Survey of Final Plat Riverwoods, Fourth Sector, Phase 1, as recorded in Map Book 30, Page 81, 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 Grantee herein assume and agree to pay.
3. Easement/right-of-way to Southern Natural Gas Corporation as recorded in Instrument No. 2001-54741.
4. Easement/right-of-way to Alabama Power Company as recorded in Instrument No. 20050203000056280; 20020926000463650; 20040629000355340; 20051101000566730; 20051101000565840; 20050801000383330; 20050801000383370; 20050801000383390; 20041020000000370; and 20041020000000380.
5. Easement/right-of-way to CSX as recorded in Instrument No. 20030814000535930.
6. Mineral and mining rights as recorded in Book Real 112, page 876; Real 328, page 1; Real 247, page 599 and Real 247, page 636. Page .
7. Oil and gas leases as recorded in Real 370, page 923.
8. Easement/right of way granted the City of Helena in Inst. No. 20050808000404150
9. Easement/right of way granted to BellSouth Communications in Inst. No. 20051012000530710.
10. Terms, conditions and restrictions as set out in Incorporation of Homeowners Association recorded in Inst. No. 20020731000356160 and in the By-Laws recorded in Inst. No. 20020731000356170.
11. Restrictions as shown on recorded plat.
12. 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. 20100628000205110, in the Probate Office of Shelby County, Alabama.

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 Grantee, his/her heirs and assigns, forever.

Shelby County, AL 01/18/2011
State of Alabama
Deed Tax: \$195.00


20110118000017650 1/2 \$210.00
Shelby Cnty Judge of Probate, AL
01/18/2011 03:19:58 PM FILED/CERT



IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 12th day of January, 2011.

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

By: 

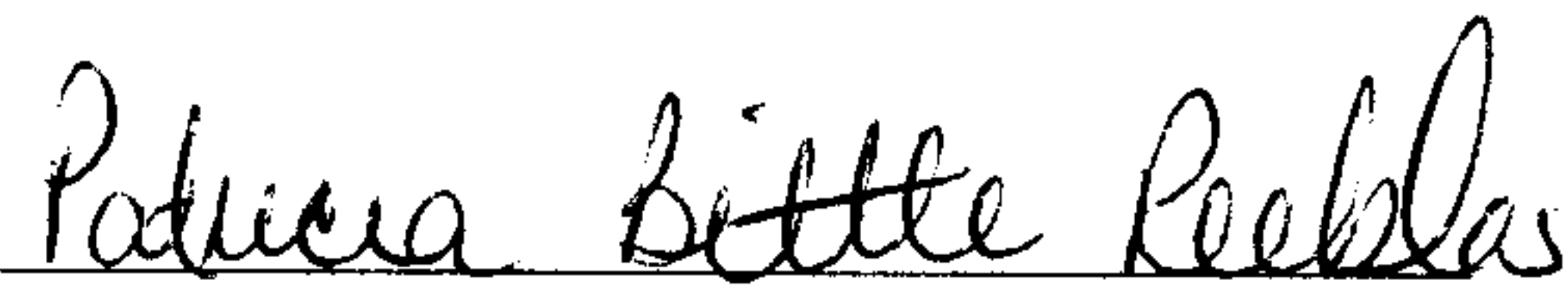
Its Attorney

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Rebecca B. Redmond, 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, she, 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 12th day of January, 2011.



NOTARY PUBLIC


My Commission expires:

AFFIX SEAL

2010-003184

MY COMMISSION EXPIRES NOVEMBER 12, 2013

A101B4N


20110118000017650 2/2 \$210.00
Shelby Cnty Judge of Probate, AL
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