SPECIAL WARRANTY DEED

STATE OF ALABAMA COUNTY OF Shelby PROPERTY ADDRESS: Terri Ward Vorster Christopher Brian Atchison 1142 Dearing Downs Helena, AL 35080

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of Housing and Urban Development, also known as Secretary of Housing and Urban Development, for and in consideration of Eighty Nine Thousand and No/100 Dollars (\$89,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto Terri Ward Vorster and Christopher Brian Atchison, Joint Tenants, in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 37, according to the survey of Dearing Downs, Third Addition, as recorded in Map Book 8, Page 15, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 4/1/

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated August 17, 2010 and recorded on August 25, 2010 in Instrument 20100825000273570 Page 1-3.

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et. Seq.). Deed dated December 30, 2010 and recorded on January 5, 2011 in Instrument 20110105000002390 Page 1-3.

TO HAVE AND TO HOLD to the said Terri Ward Vorster and Christopher Brian Atchison, in fee simple, and to the heirs, together with every right of reversion. Grantor makes no warranty or covenant respecting the nature or the quality of the title to the property hereby conveyed except the following: Grantor does hereby specifically warrant the title to said property against the lawful claims of all persons claiming by, through, or under the Grantor, since the date of acquisition thereof by the Grantor. SUBJECT however, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; Further subject to any state of facts an accurate survey would show.

IN WITNESS WHEREOF, the undersigned has set his/her hand as the duly authorized representative of the Secretary of Housing and Urban Development this Lay of Lay of

SHAUN DONOVAN
SECRETARY OF HOUSING AND
URBAN DEVELOPMENT
By HomeTelos, LP

Homa Telos, LP as Asset Manager

Contractor for C-OPC-23637

For HUD by: Senior Project Manager

HUD Delegated Authority

STATE OF MISSELSON

GIVEN under my hand and official seal this 28th day of Mulc.

NOTARY PUBLIC

My Commission Expires:

THIS INSTRUMENT PREPARED BY: Rick Battaglia, 7088 Sydney Curve, Montgomery, AL 36117

20110406000106450 1/1 \$20.00 Shelby Cnty Judge of Probate, AL 04/06/2011 11:54:25 AM FILED/CERT

Shelby County, AL 04/06/2011 State of Alabama Deed Tax:\$8.00



My Commission Expires JULY 7, 2014