

011- 507185

**SPECIAL WARRANTY DEED**

STATE OF ALABAMA  
COUNTY OF SHELBY  
PROPERTY ADDRESS:  
Erica L. Bowen  
1726 Native Dancer Circle  
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 One Hundred Thirteen Thousand Five Hundred Twenty and No/100 Dollars (\$113,520.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **Erica L. Bowen, married**, in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

**Lot 24, according to the Survey of Dearing Downs Tenth Addition, as recorded in Map Book 14, Page 86 A and B, in the Probate Office of Shelby County, Alabama.**

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 5-26-11

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated December 10, 2010 and recorded on December 29, 2010 in Deed Book 2010 Page 437740.

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 January 27, 2011 and recorded on January 31, 2011 in Deed Book 2011 Page 32470.

**TO HAVE AND TO HOLD** to the said **Erica L. Bowen**, 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 26th day of May, 2011.

SHAUN DONOVAN  
SECRETARY OF HOUSING AND  
URBAN DEVELOPMENT  
By HomeTelos, LP  
AM Contractor for HUD State of Alabama  
HomeTelos, LP as Asset Manager  
Contractor for C-OP0-23637

For HUD by: Ron Hutchison  
By: Ron Hutchison, Senior Project Manager  
HUD Delegated Authority


STATE OF TENNESSEE  
COUNTY OF Davidson

I, undersigned, a Notary Public in and for said County in said State, do hereby certify that RON HUTCHISON, who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument bearing the date May 26, 2011, by virtue of the authority vested in him/her by the delegation of authority published at Federal Register Notice FR-4837-D-57 (July 25, 2005), and acknowledged before me on this day that, being informed of the contents of this conveyance, he/she executed the same voluntarily for and on behalf of Shaun Donovan, Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under my hand and official seal this 26th day of May, 2011.

Cari Allen  
NOTARY PUBLIC  
My Commission Expires: 11-4-13

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

  
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Shelby Cnty Judge of Probate, AL  
06/10/2011 11:47:09 AM FILED/CERT

