SPECIAL WARRANTY DEED

STATE OF ALABAMA COUNTY OF Shelby PROPERTY ADDRESS: Deborah Carol Callaham 1304 Navajo Way Alabaster, AL 35007

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 Sixty Four Thousand and No/100 Dollars (\$64,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto Deborah Carol Callaham, in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 8, in Block 5, Navajo Hills Subdivision, Second Sector, Alabaster, Alabama, as recorded in Map Book 5, Page 24, in the Probate Office of Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: MINING 51 2012

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated January 26, 2010 and recorded on February 11, 2010 in Instrument # 20100211000041780.

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 November 12, 2010 and recorded on July 25, 2011 in Instrument # 20110725000214990

TO HAVE AND TO HOLD to the said Deborah Carol Callaham, 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 day of Anual, 2012.

SHAUN DONOVAN SECRETARY OF HOUSING AND URBAN DEVELOPMENT By Ofori & Associates, P.C. of Atlanta, GA Management and Marketing Contractor For HUD-State of Alabama

HUD Delegated Authority

STATE OF GEORGIA

I, undersigned, a Notary Public in and for said County in said State, do hereby certify that 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 was 1900 instrument bearing the date was 1900 instrument bearing the date was 1900 in him/her by the Y delegation of authority published at FR-4867 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 Shaush Donovan, Secretary of Housing and Urban Development, on the day and year above stated. NOV

GIVEN under my hand and official seal this 3 day of 414 2012

NOTARY BUBLIC My Commission Expires:

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

20120112000016230 1/1 \$14.00 Shelby Cnty Judge of Probate, AL 01/12/2012 03:27:03 PM FILED/CERT

COUNTY OF FLE 170N

Shelby County, AL 01/12/2012 State of Alabama

Deed Tax: \$2.00