

011-569820

SPECIAL WARRANTY DEED

STATE OF ALABAMA
COUNTY OF SHELBY
PROPERTY ADDRESS:
Lorena Regalado Cruz
806 15th Avenue SW
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 Thirty Two Thousand Four Hundred No/100 Dollars (\$32,400.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto Lorena Regalado Cruz, in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot No. 1 as shown on a map entitled "Property Line Map, Siluria Mills" prepared by Joseph A. Miller, Reg. Civil Engineer on October 5, 1965, and being more particularly described as follows: Commence at the Intersection of the northerly right of way line of South Avenue and the Westerly right of way line of Mill Street, said right of way line as shown on the map of Dedication of the Streets and Easements, Town of Siluria, Alabama; thence westerly along said right of way of South Avenue for 250.11 feet to the point of beginning; thence continue Westerly along said line of South Avenue for 80.34 feet; thence 87 degrees 17 minutes 30 seconds right and run northerly for 185.00 feet; thence 90 degrees 00 minutes right and run easterly for 90.50 feet; thence 93 degrees 06 minutes 2 seconds right and run southerly for 189.08 feet to the point of beginning.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 2-2-2012

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated May 10, 2011 and recorded on May 17, 2011 in Deed Book 2011 Page 146460.

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 May 10, 2011 and recorded on September 21, 2011 in Deed Book 2011 Page 279900.

TO HAVE AND TO HOLD to the said Lorena Regalado Cruz, 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 30 day of January 2012

SHAUN DONOVAN
SECRETARY OF HOUSING AND
URBAN DEVELOPMENT
By PEMCO, Management and Marketing
Contractor for HUD-State of Alabama

By: [Signature]
Designated Signatory for PEMCO

STATE OF GEORGIA
COUNTY OF Fulton

[Signature], undersigned, a Notary Public in and for said County in said State, do hereby certify that [Signature], 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 JANUARY 30, 2012, by virtue of the authority vested in him/her by the delegation of authority published at FR-48370-57 (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 30 day of JANUARY 2012.

[Signature]
NOTARY PUBLIC
My Commission Expires: 2/2/2015

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



NICHOLAUS A. RICE
FULTON COUNTY, GEORGIA
NOTARY PUBLIC
MY COMMISSION EXPIRES
FEBRUARY 7TH, 2015

Shelby County, AL 02/13/2012
State of Alabama
Deed Tax: \$2.00