

011- 586546

SPECIAL WARRANTY DEED

STATE OF ALABAMA
COUNTY OF Shelby
PROPERTY ADDRESS:
Brooke Layton
June Cochran
Richard Cochran
808 Barkley Dr.
Birmingham, AL 35255

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 nineteen thousand and No/100 Dollars (\$119,000.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto **Brooke Layton, June Cochran & Richard Cochran**, in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 324, according to the Survey of Silver Creek, Sector III Phase I, as recorded in Map Book 33, Page 151, in the Probate Office of Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 2/1/12

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated July 13, 2010 and recorded on August 9, 2010 in Instrument 20100809000254750 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 March 25, 2011 and recorded on November 9, 2011 in Instrument 201111090006337890 Page 1-2.

TO HAVE AND TO HOLD to the said **Brooke Layton, June Cochran & Richard Cochran**, 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 31 day of January 2012.

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-OPC-2362

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

STATE OF TENNESSEE
COUNTY OF Davidson

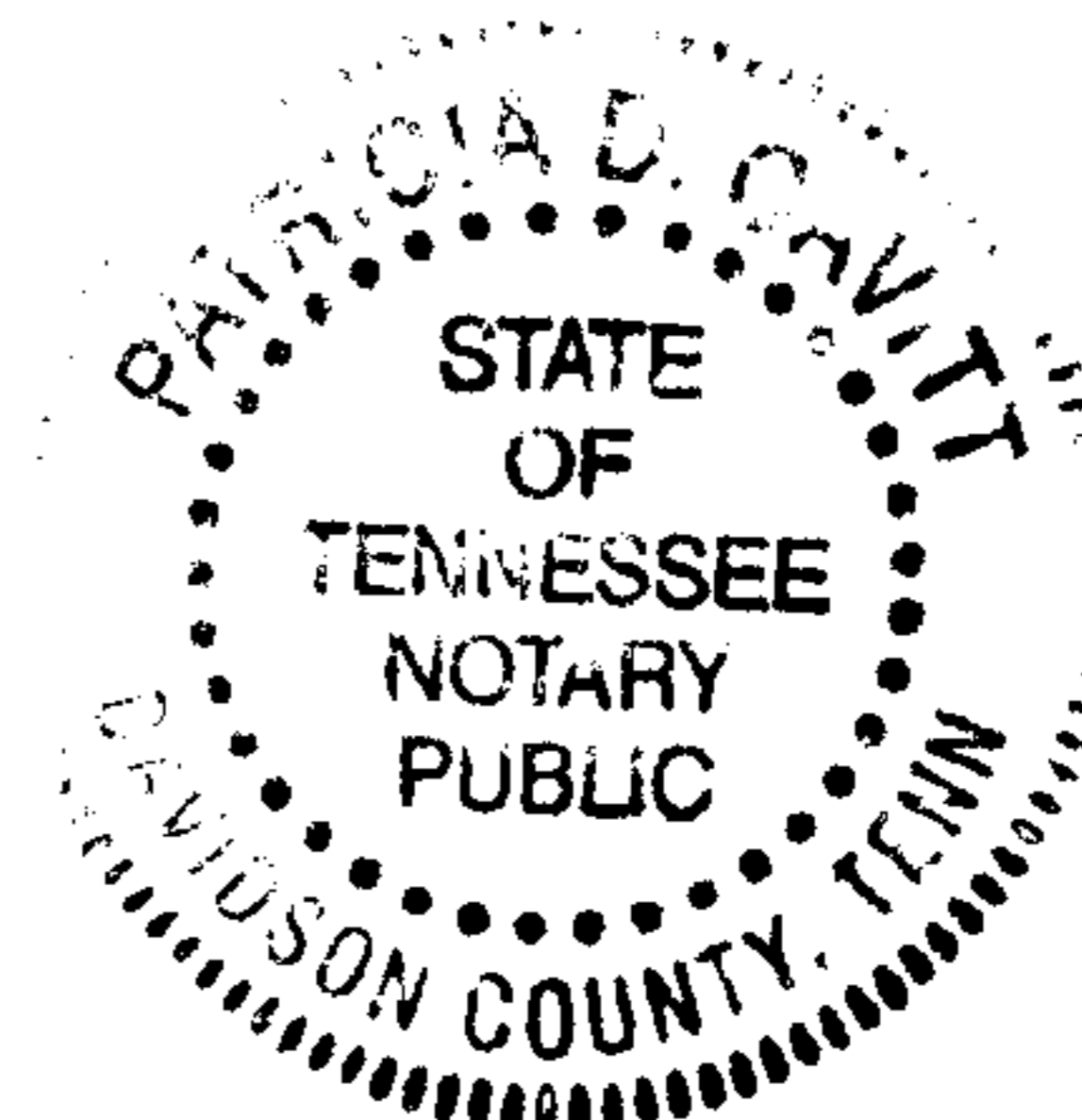
I, undersigned, a Notary Public in and for said County in said State, do hereby certify that **RON HUTCHISON**, who is personally well known to me to be the duly authorized representative of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument bearing the date January 31, 2012 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 31 day of January 2012

NOTARY PUBLIC

My Commission Expires: _____

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



My Commission Expires JULY 7, 2014