011-587457

## SPECIAL WARRANTY DEED

STATE OF ALABAMA COUNTY OF Shelby PROPERTY ADDRESS: Michele R. Harris and Devon L. Harris 413 Cambrian Ridge Trail Pelham, AL 35124

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 Six Thousand and Five Hundred Ninety Nine No/100 Dollars (\$86,599.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto Michele R. Harris and Devon L. Harris, in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 78, according to the Survey of Cambrian Ridge, Phase 3, as recorded in Map Book 21, Page 147, in the Probate Office of Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 3-6-20/2

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated October 26, 2011 and recorded on November 3, 2011 in Instrument #20111103000330970.

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 22, 2011 and recorded on December 29, 2011 in Instrument #20111229000396860.

TO HAVE AND TO HOLD to the said Michele R. Harris and Devon L. Harris, 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 12 day of (M) 20 12.

> SHAUN DONOVAN SECRETARY OF HOUSING AND URBAN DEVELOPMENT By HomeTelos, LP AM Contractor for HUD-State of Alabama

Home lelos, LF as Asset Manager Contractor for C-OPC-23637

For HUD ov Darice Belegated Authority Project Manager

STATE OF TENNESSEE COUNTY OF O

undersigned, a Notary Public in and for said County in said State, do hereby certify that DARICE GREEN , 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 March 12, 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 12 day of March

My Commission Expires:

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

Shelby Cnty Judge of Probate, AL

03/21/2012 03:29:38 PM FILED/CERT

TENNESSEE YFATON Commission Expires JULY 7, 2014