

This instrument prepared by:  
Jeff G. Underwood, Attorney  
Sirote & Permutt P.C.  
2311 Highland Avenue South  
Birmingham, Alabama 35205

Send Tax Notice to:  
Joshua L. Andrews

1051 Kingsway  
Birmingham AL  
35242

**SPECIAL WARRANTY DEED**

STATE OF ALABAMA


KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred ninety-eight thousand and 00/100 Dollars (\$198,000.00) to the undersigned, The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-20, a corporation, by Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, FKA Countrywide Home Loans Servicing, LP, as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Joshua L. Andrews, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 2516, according to the Survey of Highland Lakes, 25th Sector, Phase II, an Eddleman Community, as recorded in Map Book 36, Page 41, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument No. 1994/07111 and amended in Inst. No. 1996/17543 and further amended in Inst. No. 1999/31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 25th Sector, Phase II, recorded as Instrument No. 20051229000667940 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

  
20120828000323630 1/4 \$31.00  
Shelby Cnty Judge of Probate, AL  
08/28/2012 09:50:24 AM FILED/CERT

Subject to:

1. Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
2. Ad valorem Taxes for the current tax year, which Grantee herein assume and agree to pay.
3. Easements per plat.
4. Protective Covenants as set out in Instrument # 1994/07111, amended in Instrument No. 1996/17543 and further amended in Instrument No. 1999/31095, said Probate Office of Shelby County, Alabama.

Shelby County, AL 08/28/2012  
State of Alabama  
Deed Tax: \$10.00


\*2011-005046\* \*SWD\*

5. Declaration of Covenants, Conditions and Restrictions recorded in Instrument No. 20051229000667940 in said Probate Office.
6. Subdivision restrictions, limitations and conditions as set out in Map Book 36, Page 41, in said Probate Office.
7. Title to all minerals within and underlying the premises, together with all oil and mining rights and other rights, privileges and immunities relating thereto, together with any release of liability for injury or damage to person or property as a result of the exercise of such rights as recorded in Book 28, Page 237; Instrument No. 1999/0776; Instrument No. 1998/7777 and 1998/7778 in said Probate Office.
8. Subject to the provision of Sections 2.3 and 2.6 of the Declaration, the property shall be subject to the following minimum setbacks: (a) as per plat plan which must be approved by the ARC
9. Right of way to Birmingham Water and Sewer Board as recorded in Instruemnt No. 1997/4027 and 1996/25667 in said Probate Office.
10. Shelby Cable Agreement as set out in Instrument No. 1997/33476 in said Probate Office.
11. Lake Easement Agreement recorded in Inst. No. 1993/15705 in said Probate Office.
12. Easement(s) for ingress and egress recorded as Instrument No. 1993-15704 in said Probate Office.
13. Releases(s) of damages as set out in Instrument No. 20050505000214850 recorded in said Probate Office.
14. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Inst. No. 20120213000052570, in the Probate Office of Shelby County, Alabama.

\$ 188,100<sup>00</sup> of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantee.

TO HAVE AND TO HOLD Unto the said Grantee, his/her heirs and assigns, forever.

  
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Shelby Cnty Judge of Probate, AL  
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IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 10th day of July, 2012.

The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-20  
By Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, FKA Countrywide Home Loans Servicing, LP, as Attorney in Fact

By: Tanna Weber

Its Tanna Weber AVP

STATE OF AZ

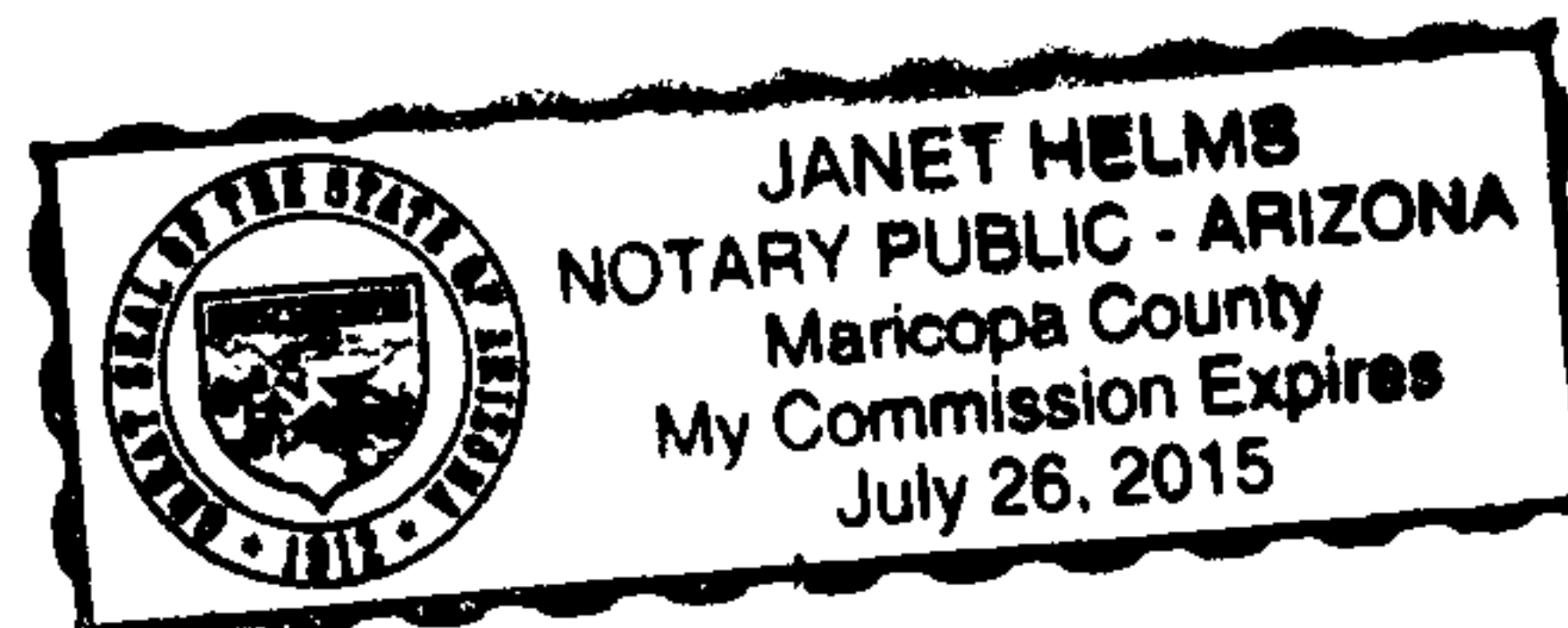
COUNTY OF Maricopa

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Tanna Weber, whose name as AVP of Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, FKA Countrywide Home Loans Servicing, LP, as Attorney in Fact for The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-20, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation, acting in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 10th day of July, 2012.

Janet Helms  
NOTARY PUBLIC, Janet Helms; AVP  
My Commission expires: August 5, 2015  
AFFIX SEAL

2011-005046



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# Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name  
Mailing Address

The Bank of New York Mellon  
One Wall Street  
New York, NY 10286

Grantee's Name  
Mailing Address

Joshua L. Andrews  
1057 Kings Way  
Birmingham, AL 35242

Property Address

1057 Kings Way  
Birmingham, AL  
35242

Date of Sale

8/23/12

Total Purchase Price \$

198,000.00

or

Actual Value

\$

or

Assessor's Market Value \$



20120828000323630 4/4 \$31.00  
Shelby Cnty Judge of Probate, AL  
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The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one) (Recordation of documentary evidence is not required)

☐ Bill of Sale  
☐ Sales Contract  
☒ Closing Statement

☐ Appraisal  
☐ Other

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

## Instructions

Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.

Property address - the physical address of the property being conveyed, if available.

Date of Sale - the date on which interest to the property was conveyed.

Total purchase price - the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date 8/24/12

Print

Jeff W. Palmer

Unattested

Sign

[Signature]

(verified by)

(Grantor/Grantee/Owner/Agent) circle one