

Reli Settlement Solutions, LLC 2850 Cahaba Road, Suite 110 Mountain Brook, Alabama 35223

PODHATH

Send tax notice to:

Tak Shing Chiu

1564 Haddon Drive

Hoover, AL 35226

File No. MTB1400009

Case No. 011-620550

STATE OF ALABAMA COUNTY OF SHELBY

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that The Secretary of Housing and Urban Development of Washington, D.C. (hereinafter referred to as "Grantor"), for and in consideration of the sum of Eighty Three Thousand and 00/100 Dollars (\$83,000.00), the receipt whereof is hereby acknowledged., does grant, bargain, sell and convey unto Tak Shing Chiu (hereinafter referred to as "Grantee"), in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 72, according to the final record plat of Narrows Reach Sector, Phase 2, as recorded in Map Book 30, page 58A and 58B, in the Probate Office of Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in The Narrows Residential Declaration of Covenants Conditions and Restrictions recorded in Instrument No.2000-9755, in the Probate Office of Shelby County, Alabama (which together with all amendments thereto is hereinafter collectively referred to as the "Declaration").

THIS DEED IS NOT	TO BE IN EFFECT UNTIL:	FEB 2 I ZUI4	
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\$62,250.00 OF THE CONSIDERATION WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN CLOSED SIMULTANEOUSLY HEREWITH.

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated July 23, 2013 and recorded on July 30, 2013 in Instrument No. 20130730000309970.

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 July 19, 2013 and recorded on November 08, 2013 in Instrument No. 20131108000441030.

TO HAVE AND TO HOLD to the said Tak Shing Chiu, in fee simple, and to the heirs, together with every right of reversion. Grantors makes no warranty or covenant respecting the nature of equality 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 February, 2014.

SECRETARY OF HOUSING AND URBAN DEVELOPMENT
By PEMCO, Management and Marketing Confractor for HUD-State

of Alabama

By: All Drives December

STATE OF COUNTY OF AWING

GIVEN under my hand and seal this the _____ day of February, 2014.

NOTARY PUBLIC Printed Name: (1)

Printed Name: Key Curch Multiple My Commission Expires:

25, 20/6

This instrument prepared by: Stewart & Associates, P.C. 3595 Grandview Parkway Suite 645 Birmingham, AL 35243 S. Kent Stewart GWINNETT COUNTY, GEORGIA NOTARY PUBLIC MY COMMISSION EXPIRES JULY 25, 2016

20140225000052040 2/3 \$41.00

201402250000052040 2/3 \$41.00 Shelby Cnty Judge of Probate, AL 02/25/2014 01:35:41 PM FILED/CERT

Real Estate Sales Validation Form

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

Grantor's Name	The Secretary of Housing and	Grante	e's Name	Tak Shing Chiu		
Mailing Address	Urban Development	Mailing Address		والمرابع والم		
	40 Marietta St NW, 5 Pts Plaza		•	Hoover, AL 35226		
	Atlanta, GA 30303					
Property Address	791 Reach Crest		ate of Sale	February 21, 2014		
	Birmingham, AL 35242	Total Purch	nase Price	\$ 83,000.00		
20140225222	2040 3/3 \$41.00	Actual Value	_	\$		
suerby Cuty Ju	idge of Probata of	Assessor's Ma		₫		
02/25/2014 01:	35:41 PM FILED/CERT	Maacaaul a Ivia	inet value	Ψ		
The purchase price or actual value claimed on this form can be verified in the following documentary						
	ne) (Recordation of docum		not require	ed)		
Bill of Sale	•	Appraisal				
Sales Contract		Other				
Closing Staten	rent					
If the conveyance of	locument presented for reco	ordation contains a	ll of the red	quired information referenced		
above, the filing of	this form is not required.					
		Instructions				
Grantor's name and	d mailing address - provide t		rson or pe	rsons conveying interest		
	ir current mailing address.			ioono oomitoying intorost		
• • •						
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).						
accurate. I further u		itements claimed o		d in this document is true and may result in the imposition		
Date 02/21/2014		Print By: Cynthia Lyr	nn Dodd/as a	gent for Reli Settlement Solutions		
			/ //			
Unattested		Sign				
	(verified by)	(Grar	itor/Grantee	Owner/Agent) circle one		

Form RT-1