

HUD Case No. 011-667771

This instrument was prepared by
Sandy F. Johnson
Attorney at Law
3170 Highway 31 South
Pelham, Alabama 35124

Send Tax Notice to:

(Name) John Lowden and Penny Lowden
(Address) 320 Chestnut Lane
Alabaster, AL 35007

Special Warranty Deed, Jointly For Life With Remainder To Survivor

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS,

That in consideration of **Two Hundred Thirty One Thousand One Hundred Thirty Two Dollars and 00/100 (\$231,132.00)** to the undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,

The Secretary of Housing and Urban Development

(herein referred to as grantors) do grant, bargain, sell and convey unto

John Lowden and Penny Lowden

(herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, the following described real estate situated in **Shelby County, Alabama** to-wit:

Lot 25, according to the survey of the Amended Map of Dogwood Forrest, Third Phase, as recorded in Map Book 18, Page 92 and 92A, in the Office of Probate of Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 3.19.14

Subject to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appear of record.

\$207,787.00 of the consideration recited herein was paid from the proceeds of a purchase money mortgage executed simultaneously herewith.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns for such survivor forever.

011-66711

HUD Case No. 011-667771

GRANTOR makes no warranty or covenant respecting the nature of the quality of the title to the property hereby conveyed other than that the GRANTOR has neither permitted nor suffered any lien, encumbrance or adverse claim to the property described herein since the date of acquisition thereof by the GRANTOR.

IN WITNESS WHEREOF, the undersigned has set his/her hand as the duly authorized representative of the Secretary of Housing and Urban Development this 14th day of March, 2014.

Secretary of Housing and Urban Development By
HomeTelos, Management and Marketing Contractor
for HUD-State of Alabama
HomeTelos, LP as Asset Manager
Contractor for C-OPC-23637

For HUD by: _____
By: Darice Green, Assistant Project Manager

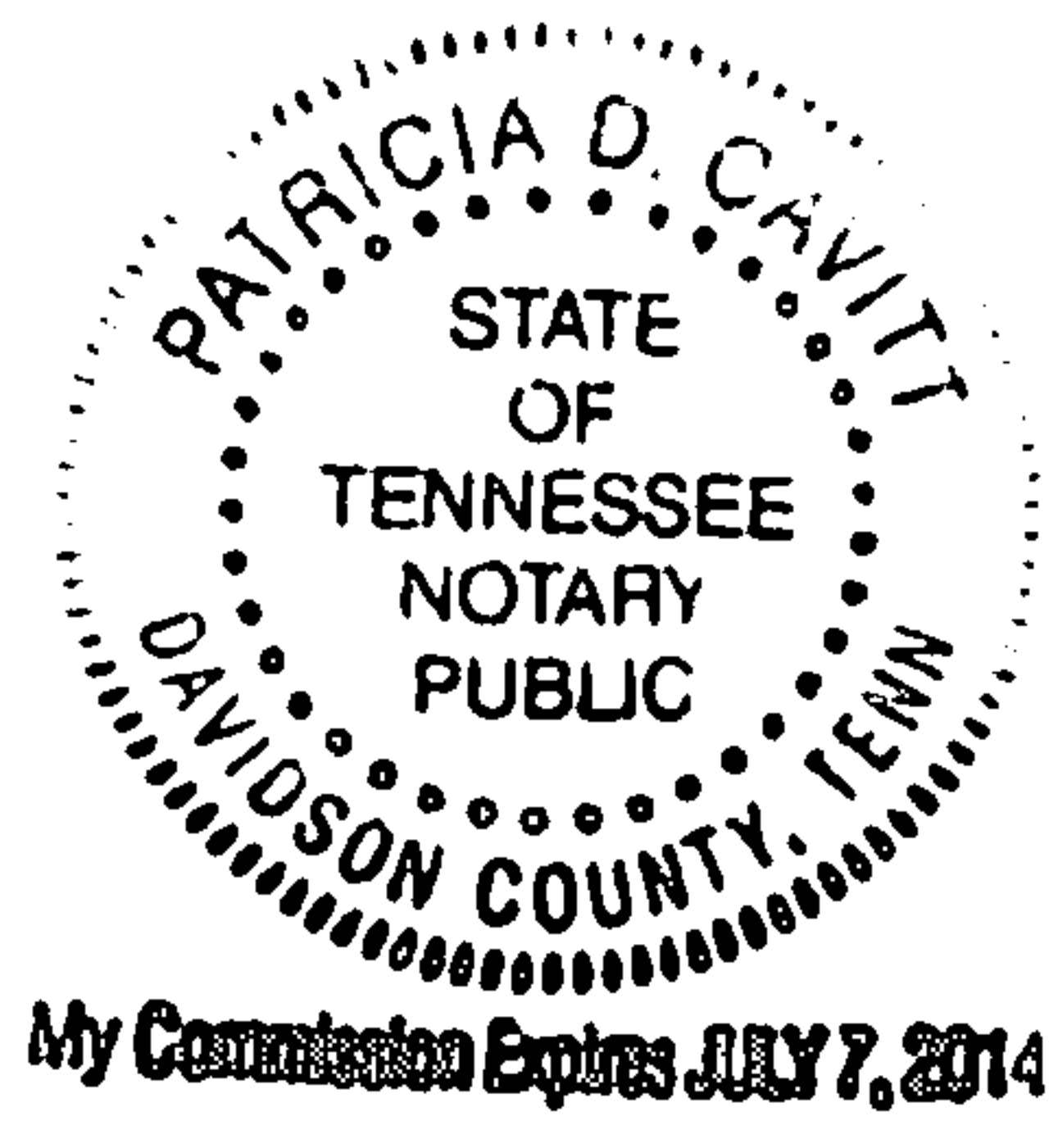
Designated Signatory for
HomeTelos

STATE OF TN
DAVIDSON COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, 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 of March 19, 2014, by virtue of the authority vested in him/her by the delegation of authority published at FR-4837-D-57 (July 25, 2005), and acknowledge before me on this day that, being information of the contents of this conveyance, he/she executed the same voluntarily for and on behalf of Secretary of Housing and Urban Development, on the day and year above stated.

Given under my hand and official seal, this the 14 day of March, 2014.

[Signature]
Notary Public
My Commission Expires: _____



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 Urban Development Grantee's Name John Lowden and Penny Lowden

Mailing Address HUD Case No. 011-667771, 40 Marietta Street, Five Points Plaza Atlanta, GA 30303

Mailing Address 119 Newgate Road Alabaster, AL 35007

Property Address 320 Chestnut Lane Alabaster, AL 35007

Date of Sale March 19, 2014

Total Purchase Price \$231,132.00

or

Actual Value

\$

or

Assessor's Market Value \$

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

☐ Appraisal

☐ Sales Contract

Other: _____

☒ Closing Statement

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 - The Secretary of Housing and Urban Development, HUD Case No. 011-667771, 40 Marietta Street, Five Points Plaza, Atlanta, GA 30303.

Grantee's name and mailing address - John Lowden and Penny Lowden, 119 Newgate Road, Alabaster, AL 35007.

Property address - 320 Chestnut Lane, Alabaster, AL 35007

Date of Sale - March 19, 2014.

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: March 19, 2014

Sign

Agent



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
03/20/2014 08:32:34 AM
\$43.50 CHERRY
20140320000076470

James W. Fuhrmeister