

RETURN RECORDED DOCUMENT TO:  
FEARNLEY CALIFF PRICE WALKER & HUGHES, LLC  
2295 PARKLAKE DRIVE, SUITE 500  
ATLANTA, GEORGIA 30345  
FILE NO. 105-089082

2006 NOV 20 AM 11:07

BOOK 1150 PAGE 201  
DENA M. ADAMS, CLERK  
WHITE COUNTY, GA

STATE OF GEORGIA  
COUNTY OF FULTON

White County, Georgia  
Real Estate Transfer Tax  
Paid \$ 0  
Date 11-20-2006  
Dena M. Adams  
Clerk of Superior Court  
154-8006-002808

**SPECIAL WARRANTY DEED**

THIS INDENTURE, made this 8th day of September, 2006, between ALPHONSO JACKSON, SECRETARY OF HOUSING and URBAN DEVELOPMENT of Washington, D.C., party of the first part and

MICHELLE TRUELOVE

of White County, Georgia, party(ies) of the second part.

WITNESSETH, that the said party of the first part, for and in consideration of the sum of Ten Dollars (\$10.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey and confirm, unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described real property situated and being in the County of White, State of Georgia, to wit:

\*LAND LOT 25, OF

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE 2ND DISTRICT, WHITE COUNTY, GEORGIA, AND BEING LOT 17 SHADOW MOUNTAIN SUBDIVISION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 48, PAGE 84, OF THE PUBLIC RECORDS OF WHITE COUNTY, GEORGIA, WHICH PLAT IS HEREBY REFERRED TO AND MADE PART HEREOF BY REFERENCE.

SUBJECT TO RESTRICTIVE COVENANTS RECORDED IN DEED BOOK 659, PAGE 450, AND AS AMENDED IN DEED BOOK 662, PAGE 143, WHITE COUNTY, GEORGIA RECORDS

BEING the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq) and the Department of Housing and Urban Development Act (42 USC 3531 et seq).

TO HAVE AND TO HOLD the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second part, forever, in fee simple, and the said party of the first part specially warrants the title to the said above-described bargained property against the unlawful claims of all persons claiming by through or under the party of the first part.

SUBJECT TO ALL covenants, restrictions, reservations, easements, conditions and rights appearing of record and subject to any state of facts an accurate survey would show.

THIS DEED NOT TO BE IN EFFECT UNTIL: August 24, 2006

IN WITNESS WHEREOF, the undersigned has set his/her hand and seal as a principal and/or officer of AFR & ASSOCIATES, Management and Marketing Contractor for the United States Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development, under the redelegation of authority published at 70 F.R. 43171 (07/26/05), as amended.

Signed, sealed and delivered in the presence of:

Secretary of Housing and Urban Development of Washington, D.C., its successors and/or assigns

Nancy Friedman  
WITNESS

By: [Signature]  
AUTHORIZED SIGNATORY

George R King  
NOTARY PUBLIC  
Notary Public, White County, Georgia  
My Commission Expires Dec 1, 2007



NOTE TO THE CLERK OF THE SUPERIOR COURT:  
Return to: Credit Union Financial Services, LLC.  
131 Northpark Trail  
Stockbridge, Georgia 30281

2007 APR -2 PM 3:11  
BOOK 1178 PAGE 352  
DEENA M. ADAMS, CLERK  
WHITE COUNTY, GA

ASSIGNMENT

STATE OF GEORGIA  
COUNTY OF WHITE

FOR VALUE RECEIVED, HALLCO Community Federal Credit Union, whose address is 2601 Limestone Parkway, Gainesville, Georgia 30503 (hereafter referred to as the "Assignor"), does hereby sell, assign, transfer and convey to Credit Union Financial Services, LLC, whose address is 131 Northpark Trail, Stockbridge, GA 30281 (hereinafter referred to as the "Assignee"), its successors, representatives and assigns, WITHOUT RECOURSE, all of its right, title and interest in and to that certain Note originally between Assignor, as Lender, MICHELLE TRUELOVE as Borrower(s), dated 09/08/06, in the original principal amount of \$118,000.00 together with that certain Security Instrument (securing the payment of said Note) of even date therewith, executed by MICHELLE TRUELOVE in favor of Assignor, in the principal sum of \$118,000.00 and being recorded in the real estate records of WHITE COUNTY, GEORGIA, in Deed Book 1150, Page 202 to wit:

<sup>218</sup>  
The Assignor is hereby conveying to the Assignee, its successors, representatives and assigns, the aforesaid Note and the Security Instrument (including the property described therein and the indebtedness secured thereby), together with all of the powers, options, privileges and immunities therein contained.

The term "Security Instrument", as same is used herein, shall collectively include Mortgage, Deed to Secure Debt, Deed of Trust, Trust Deed, Security Deed or any other instrument, however named, which pledges real property as security for a Note executed in favor of the Assignor herein.

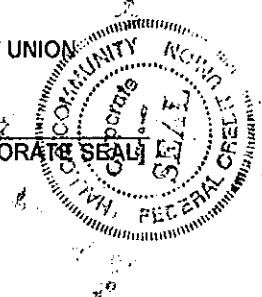
8 IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this 8 day of September, 2006.

HALLCO COMMUNITY FEDERAL CREDIT UNION

By: [Signature]

Name:  
Its:

CORPORATE SEAL



Signed, sealed and delivered  
in the presence of:

Witness

[Signature]

[Signature]

Notary Public  
My Commission Expires:

