SPECIAL WARRANTY DEED

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of the Handled and Thirty-Nine Thousand and no/100 Dollars (\$139,000.00) cash in hand paid by Mary F. Romano to Citizens Mortgage Corporation (hereinafter called "Granter"), the receipt whereof is hereby acknowledged, the salt Granter does hereby grant, bargain, sell and convey unto the said Mary P. Romano, a single female (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying and being situated in Sheiby County, Alabama, to-wit:

Lot 43, according to the Survey of Greystone Ridge Garden Homes, as recorded in Map Book 16, Page 31, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD unso the said Grantee, her successors and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein, and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned expressly limits its liability hereunder to the property now or hereafter held by it in the representative capacity named.

IN WITNESS WHEREOF, the said Citizens Mortgage Corporation has caused these presents to be executed in its name and on its behalf on this the _25 day of ______.

2000.

Citizens Mortgage Corporation,

By: Frank Acquiggan It's Vice President

ATTEST:

C. James MooYoung Vig President

COUNTY OF Paridice

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that C. James MooYoung and Prank McQuiggan, whose names as Vice President and Vice President, respectively, of Citizens Mortgage Corporation, are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said association, acting in its capacity as aforesaid.

Given under my hand and official seal this _25 day of _______

_, 2000.

NOTARY PUBLIC

My commission expires: 8 2701

Inst • 2000-17783

99-0697
THIS INSTRUMENT PREPARED BY:
SHAPIRO & TUCKER
CHALICE E. TUCKER
2100 16TH AVENUE S., STE. 200
BIRMINGHAM, ALABAMA 35205

US/31/2000-17783 10:35 AM CERTIFIED SELF CHRY NEE & MINATE 10: 96 32.39