

Account No. 4153146

This Document Prepared by:

Eldon L. Youngblood, Attorney
Akin, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Avenue, Suite 4100
Dallas, Texas 75201

After Recording Return to:

STACY S. SPRAYBERRY
137 KENTWOOD LANE
ALABASTER, ALABAMA 35007

STATUTORY WARRANTY DEED

State of ALABAMA

County of SHELBY

KNOW ALL MEN BY THESE PRESENTS:

THAT CITIFINANCIAL MORTGAGE COMPANY, INC., a corporation organized under the laws of the State of New York, herein called "GRANTOR", whose address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, for and in consideration of ONE HUNDRED FORTY FIVE THOUSAND NINE HUNDRED DOLLARS AND NO CENTS (\$145,900.00), to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents does grant, bargain, sell and convey unto STACY S. SPRAYBERRY, herein, whether one or more, called "GRANTEE", whose address is 137 KENTWOOD LANE, ALABASTER, ALABAMA 35007, all that certain real property situated in SHELBY County, ALABAMA, and more particularly described as follows:

LOT 47, ACCORDING TO THE SURVEY OF KENTWOOD, FIRST ADDITION, AS RECORDED IN MAP BOOK 19 PAGE 75 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

PROPERTY ADDRESS: 137 KENTWOOD LANE, ALABASTER, ALABAMA 35007

TO HAVE AND TO HOLD unto the said GRANTEE, her heirs and assigns forever. Subject to and excepting current taxes and other assessments, reservations in patents, and all easements, rights-of-way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record, the property is sold AS IS and GRANTOR only warrants title from the time it obtained title until the date GRANTOR conveys its interest in the aforesaid property to GRANTEE.

Inst # 2002-03999

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SHELBY COUNTY JUDGE OF PROBATE
36.00
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Subject to statutory rights of redemption, if any, of all parties lawfully entitled pursuant to the Code of Alabama (1975) and the amendments thereto.

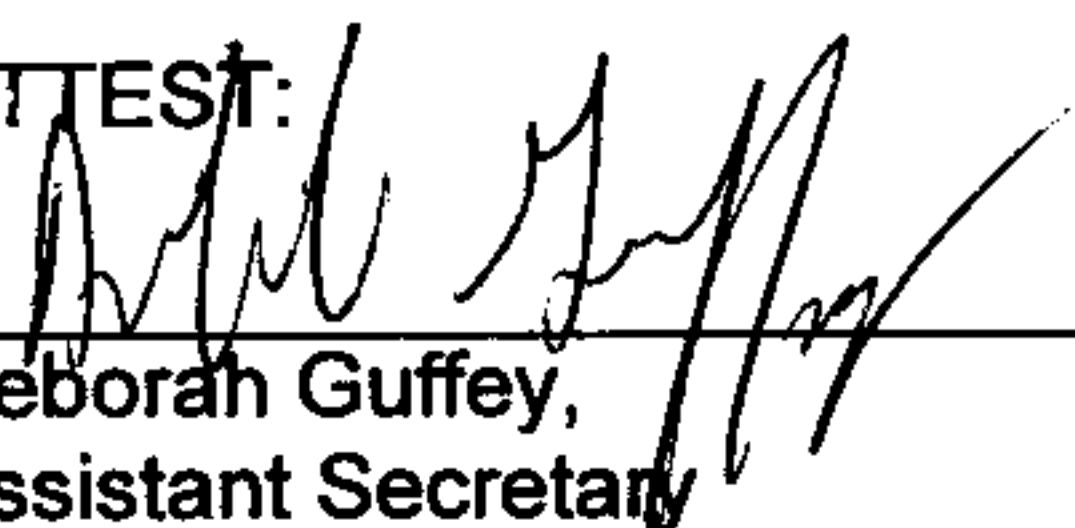
IN WITNESS WHEREOF, the said GRANTOR, by its Assistant Vice President, John Berczuk, who is authorized to execute this conveyance, has executed this instrument, this 17th day of January, 2002, on behalf of the corporation.

CITIFINANCIAL MORTGAGE COMPANY,
INC.

By


John Berczuk,
Assistant Vice President

ATTEST:


Deborah Guffey,
Assistant Secretary

State of TEXAS

County of DALLAS

I, the undersigned, a Notary Public in and for said County and said State, hereby certify that John Berczuk, whose name as Assistant Vice President of CITIFINANCIAL MORTGAGE COMPANY, INC., an New York corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, he/she, as such representative and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN under my hand and official stamp this 17th day of January, 2002.




Notary Public

01/23/2002-03999
12:42 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MEL 36.00

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