MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

Andrew H. Letlow 201117552

KNOW ALL MEN BY THESE PRESENTS: That, Andrew H. Letlow and Sharon K. Letlow, husband and wife did, on to-wit, on January 13, 2000, execute a mortgage to Central Pacific Mortgage Company, a California Corporation, which mortgage is recorded in Inst #2000-02101; said mortgage duly transferred and assigned to Source One Mortgage Corporation, by instrument recorded in Inst #2000-12672; said mortgage modified by Loan Modification Agreement, as recorded in Inst #2001-47520, re-recorded in Inst #2

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said CitiMortgage, Inc. f/k/a Source One Mortgage Corporation did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of July 24, 31, August 07, 2002; and

WHEREAS, on the August 21, 2002, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and CitiMortgage, Inc. f/k/a Source One Mortgage Corporation did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of CitiMortgage, Inc. f/k/a Source One Mortgage Corporation, in the amount of Sixty-Three Thousand Nine Hundred Eighteen And 85/100ths (\$63,918.85), which sum the said CitiMortgage, Inc. f/k/a Source One Mortgage Corporation offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said CitiMortgage, Inc. f/k/a Source One Mortgage Corporation; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of Sixty-Three Thousand Nine Hundred Eighteen And 85/100ths (\$63,918.85), cash, the said Andrew H. Letlow and Sharon K. Letlow, husband and wife, acting by and through the said CitiMortgage, Inc. f/k/a Source One Mortgage Corporation, by KIM VANDEGRIFF, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said CitiMortgage, Inc. f/k/a Source One Mortgage Corporation, by KIM VANDEGRIFF, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and KIM VANDEGRIFF, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto CitiMortgage, Inc. f/k/a Source One Mortgage Corporation, the following described real estate situated in Shelby County, Alabama, to-wit:

Commence at the NE corner of the NW 1/4 of Section 28, Township 24 North, Range 15 East, Shelby County, Alabama; thence South 01 degrees 08 minutes 37 seconds East 125.22 feet; thence South 61 degrees 03 minutes 23 seconds West 296.95 feet to the point of beginning; thence South 61 degrees 03 minutes 23 seconds 276.72 feet; thence North 19 seconds East 397.92 feet; thence South 00 degrees 58 minutes 07 seconds East 319.90 feet to the point of beginning. Situated in Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto CitiMortgage, Inc. f/k/a Source One Mortgage Corporation, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

IN WITNESS WHEREOF, the said CitiMortgage, Inc. f/k/a Source One Mortgage Corporation, has caused this instrument to be executed by KIM VANDEGRIFF, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said KIM VANDEGRIFF, has executed this instrument in his capacity as such auctioneer on this the August 21, 2002.

Andrew H. Letlow and Sharon K. Letlow, husband and wife Mortgagors

By CitiMortgage, Inc. f/k/a Source One Mortgage Corporation Mortgagee or Transferee of Mortgagee

KIM VANDEGRIFF, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

CitiMortgage, Inc. f/k/a Source One Mortgage Corporation Mortgagee or Transferee of Mortgagee

KIM VANDEGRIFF, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

KIM VANDEGRIFF, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that KIM VANDEGRIFF, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he, in his capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears that same date.

Given under my hand and official seal this August 21, 2002.

MY COMMISSION EXPIRES:

NOTARY PUBLIC

Instrument prepared by:

CHALICE E. TUCKER

SHAPIRO & TUCKER, L.L.P.

2107 5th Avenue North Suite 500

Birmingham, Alabama 35203

02-1440L

GRANTEE'S ADDRESS 15851 Clayton Road Ballwin, MO 63011-2297