

SEND TAX NOTICE TO:
CitiFinancial Corporation
7467 New Ridge Rd., Ste 222
Hanover, MD 21076
(#20-0051-0295881)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 21st day of April, 1999, Maria L. Emfinger, executed that certain mortgage on real property hereinafter described to Avco Financial Services of Alabama Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Inst # 1999-17605, and

WHEREAS, in and by said mortgage, the Mortgagee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the Mortgagee or any person conducting said sale for the Mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Mortgagee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.) did declare all of the indebtedness secured by said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of July 16, 2003, July 23, 2003, and July 30, 2003; and

WHEREAS, on August 12, 2003, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.) did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Michael Corvin was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.); and

WHEREAS, Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.) was the highest bidder and best bidder in the amount of Thirty-Nine Thousand Three Hundred and 00/100 Dollars (\$39,300.00) on the indebtedness secured by said mortgage, the said Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.), by and through Michael Corvin as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.) all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Commencing at the Southwest corner of the Northeast quarter of Northwest quarter of section 2, township 21 South, Range 3 West, and run North 660 feet; thence run West 400 feet to the point of beginning of land herein conveyed; thence continue West 71 feet; thence run North and parallel with the West boundary of Lot "F" of lot one in block one of Nickerson's survey if Helena Road to the intersection of Pate Drive; thence run East along the South Boundary of said Pate Drive to the intersection of said Pate Drive with the West boundary line of said lot "F" of lot one, in block one of Nickerson's survey of Helena Road: Thence Run south along said boundary line 228.62 feet to point of beginning; all lying in section 2, township 21 South, range 3 West.

TO HAVE AND TO HOLD the above described property unto Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.), its successors/heirs and assigns forever; subject, however, to the statutory rights of redemption from said

foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.), has caused this instrument to be executed by and through Michael Corvin, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Michael Corvin, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this 12th day of August, 2003.

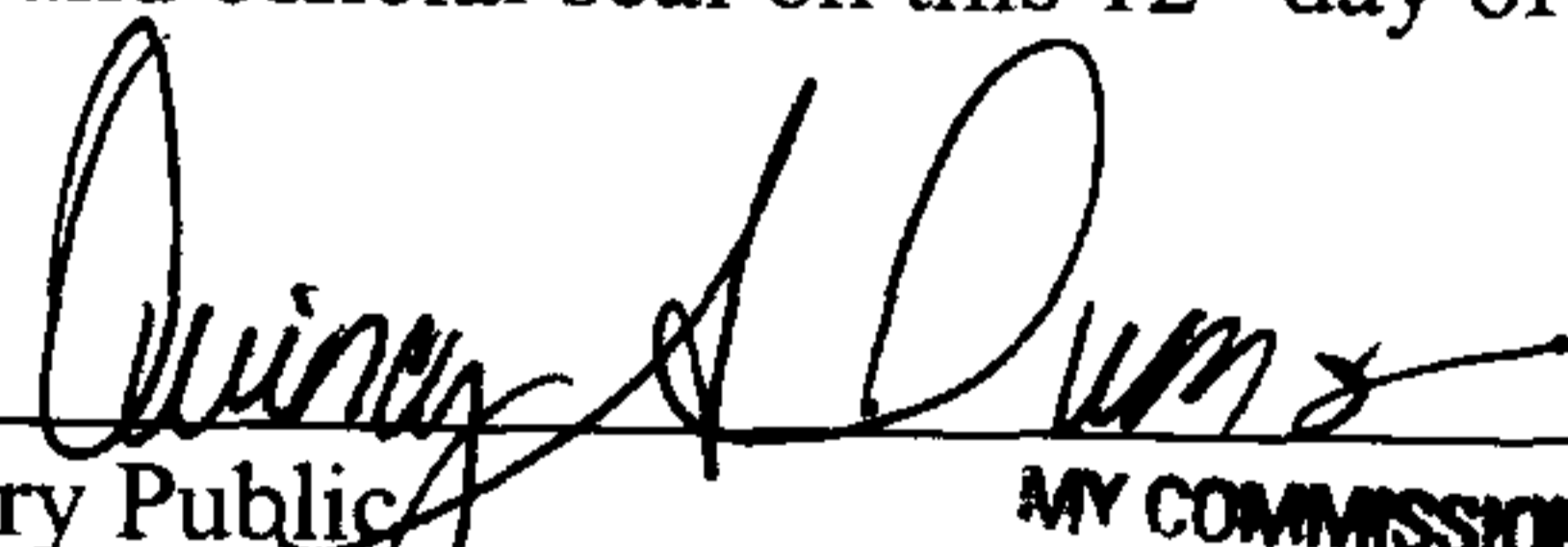
Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.)

By: 
Michael Corvin, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as auctioneer and attorney-in-fact for Citifinancial Corporation 216, LLC, a Delaware limited liability company (successor by reason of merger with Avco Financial Services of Alabama, Inc.), is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Mortgagee.

Given under my hand and official seal on this 12th day of August, 2003.


Notary Public
My Commission Expires: **MY COMMISSION EXPIRES MARCH 3, 2007**

This instrument prepared by:
Jerry E. Held
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727