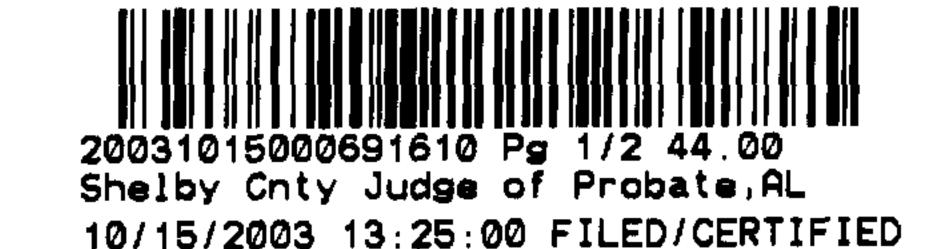
THE STATE OF ALABAMA)
COUNTY OF SHELBY)



STATUTORY WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that in consideration of the sum of **TWENTY NINE**THOUSAND NINE HUNDRED AND NO/100'S (\$29,900.00) DOLLARS, and other valuable considerations to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt whereof, is hereby acknowledged, CITIFINANCIAL CORPORATION 216, LLC, A DELAWARE LIMITIED LIABILITY COMPANY (SUCCESSOR BY REASON OF MERGER WITH AVCO FINANCIAL SERVICES OF ALABAMA, INC.), a(n)

_______ Corporation (herein referred to as GRANTOR), does hereby GRANT, BARGAIN, SELL AND CONVEY unto GREGORY GIBBS (herein referred to as GRANTEE), her heirs and assigns, the following described real estate, situated in the County of SHELBY and State of Alabama, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE.

This conveyance is made subject to covenants, restrictions, reservations, easements and rights-of-ways, if any, heretofore imposed of record affecting Grantor's title to said property, and municipal zoning ordinances now or hereafter becoming applicable and taxes or assessments now or hereafter becoming due against said property.

For advalorem tax purposes the property address is <u>939 2ND AVENUE SW, ALABASTER, Alabama</u>, SHELBY County, Alabama.

\$00.00 of the consideration herein was derived from a mortgage loan closed simultaneously herewith.

The preparer of this instrument has served as a scrivener only and has not examined title to the property for purposes of Grantors's representations made herein or rendered any opinion with respect thereto.

IN WITNESS WHEREOF, CITIFINANCIAL CORPORATION 216, LLC, A DELAWARE LIMITIED LIABILITY

, its Vice President

this

TO HAVE AND TO HOLD, the aforegranted premises to the said GRANTEE, her heirs and assigns FOREVER.

COMPANY (SUCCESSOR BY REASON OF MERGER WITH AVCO FINANCIAL SERVICES OF ALABAMA, INC.).

has caused this instrument to be executed by Michael Saukhury

day of

THIS DOCUMENT PREPARED BY:

Birmingham, Alabama 35259

Daniel P. Rosser

P.O. Box 59501

the

LIABILI	ANCIAL CORPORATION 216, LLC, A DELAWARE LIMITIED TY COMPANY (SUCCESSOR BY REASON OF MERGER VCO FINANCIAL SERVICES OF ALABAMA, INC.) Michael G. Saulsbury Vice President
THE STATE OF Mayland) COUNTY OF MAHMEN)	
Michael Saulshury whose name	
CITIFINANCIAL CORPORATION'216, LLC, A DELAWARE LIMITIED LIABILITY COMPANY (SUCCESSOR BY REASON OF MERGER WITH AVCO FINANCIAL SERVICES OF ALABAMA, INC.), a(n)	
Corporation 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, (s)he as said executed the same voluntarily for and as the act of said corporation.	
Given under my hand and seal this	day of October, 2003.
SEAL	

Notary Public

My Commission Expires:

AMY E. K. BITZ

Notary Public

Baltimore County

Of the State of Maryland

Commission Expires Oct 1, 2005

EXHIBIT A

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 OF HELENA ROAD TO THE INTERSECTION OF PATE DRIVE; THENCE RUN EAST ALONG THE SOUTH BOUNDARY 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 THE POINT OF BEGINNING; ALL LYING IN SECTION 2, TOWNSHIP 21 SOUTH, RANGE 3 WEST.