

**INVESTOR NUMBER: 011-432260-2-703**

**CITIMORTGAGE, INC. LOAN NUMBER: 1525207**

**MORTGAGOR(S): DEBORAH PEEPLES AND KERRY L. PEEPLES**

**THIS INSTRUMENT PREPARED BY:**

Stephen G. Collins  
Sirote & Permutt, P.C.  
2311 Highland Avenue South  
P. O. Box 55727  
Birmingham, AL. 35255-5727

STATE OF ALABAMA    )

COUNTY OF SHELBY)

**SPECIAL WARRANTY DEED**

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **CitiMortgage, Inc., successor in interest by merger to First Nationwide Mortgage Corporation**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Housing and Urban Development, his Successors and Assigns**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 16, block 2, according to the Survey of Southwind, First Sector, as recorded in Map Book 6, page 72 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the said Grantor, and all persons claiming by, through, or under it.

IN WITNESS WHEREOF, **CitiMortgage, Inc., successor in interest by merger to First Nationwide Mortgage Corporation.**, a corporation, has caused this conveyance to be executed by Stephen G. Collins as Shareholder of Sirote & Permutt, P.C. pursuant to that certain Limited Power of Attorney attached hereto as Exhibit A and fully incorporated herein. This Special Warranty Deed is executed on the 18 day of February, 2005.

**CitiMortgage, Inc., successor in interest by merger to First Nationwide Mortgage Corporation**

By: Sirote & Permutt, P.C.  
as Attorney-in-Fact for **CitiMortgage, Inc.**

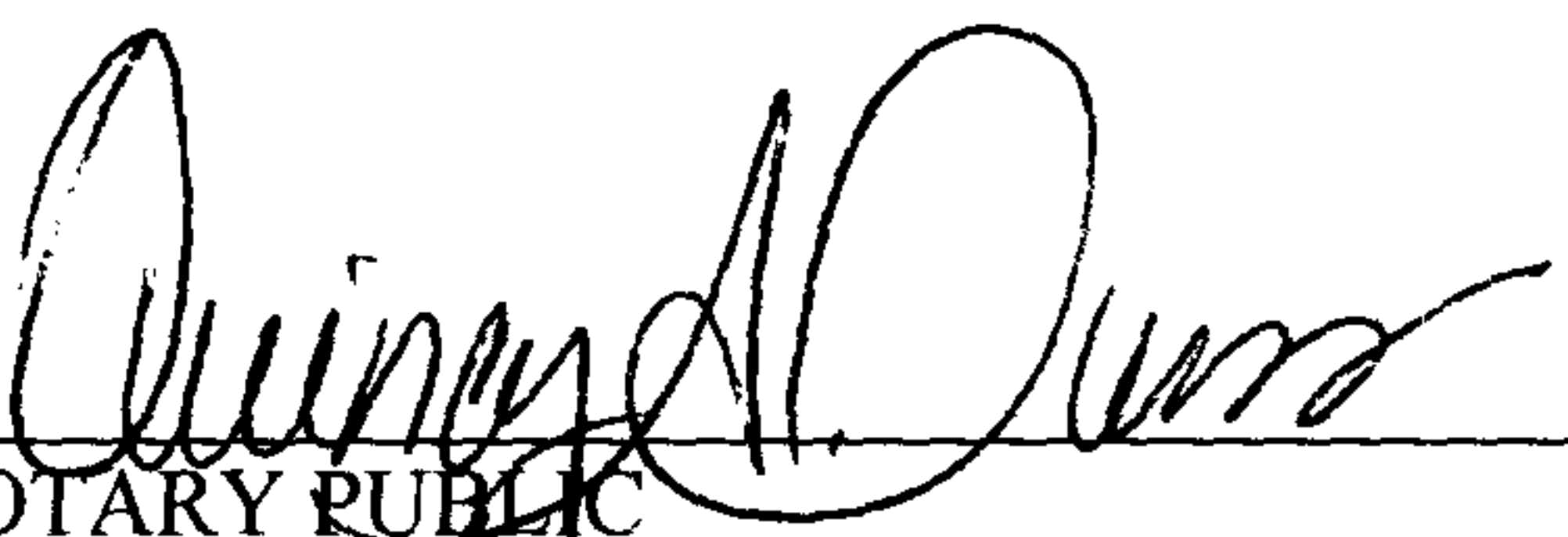
By:   
Its Shareholder

STATE OF ALABAMA )

COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Stephen G. Collins, whose name as Shareholder of Sirote & Permutt, P.C., a 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, he, as shareholder, and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as attorney-in-fact as aforesaid.

Given under my hand and official seal this the 18 day of February, 2005.

  
NOTARY PUBLIC

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

Exhibit A

20050223000087650 Pg 3/3 18.00  
Shelby Cnty Judge of Probate, AL  
02/23/2005 14:30:00 FILED/CERTIFIED

## LIMITED POWER OF ATTORNEY

TO WHOM IT MAY CONCERN: The undersigned, CitiMortgage, Inc., (referred to herein as "CitiMortgage") does hereby authorize and appoint any of the shareholders of Sirote & Permutt, P.C. ("Agent") as the true and lawful attorney-in-fact and agent of CitiMortgage for the sole purposes of executing on behalf of CitiMortgage mortgage assignments and lost assignment affidavits which may be assignments necessary to complete foreclosure proceedings on any Alabama Security Instruments and for executing in the name of and for CitiMortgage any warranty deeds transferring residential real property located in the State of Alabama from CitiMortgage to Federal National Mortgage Association (FANNIE MAE), Federal Home Loan Mortgage Corporation (FREDDIE MAC), the Secretary of Housing and Urban Development, his successors and assigns (HUD), and/or the Secretary of Veterans Affairs, an Officer of the United States of America, his/her successors and/or assigns (VA), and for or otherwise to perform any act on behalf of CitiMortgage relating to the matters set forth above.

This Limited Power of Attorney shall be effective unless otherwise revoked.

IN WITNESS WHEREOF, the undersigned, by and through their duly authorized officers, have caused this Limited Power of Attorney to be executed on this 21 day of January, 2004.

CITIMORTGAGE, INC.



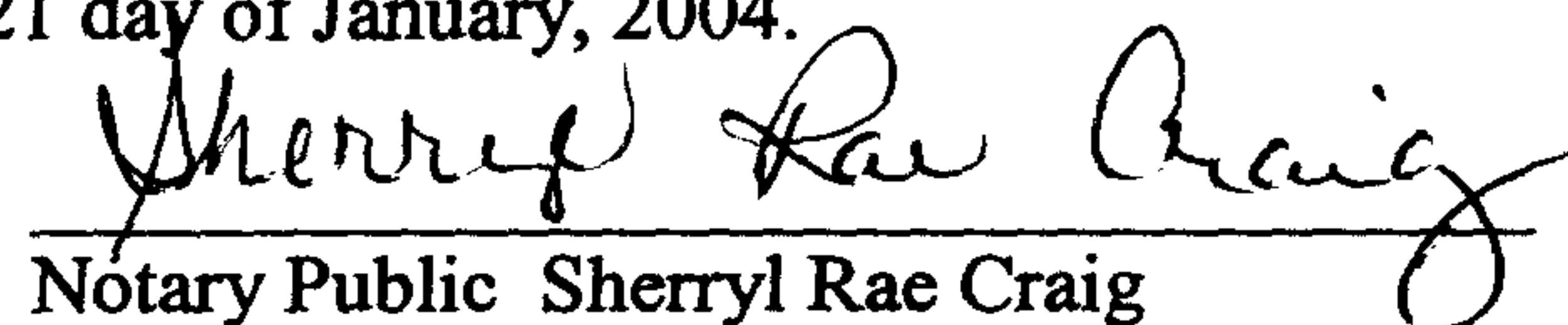
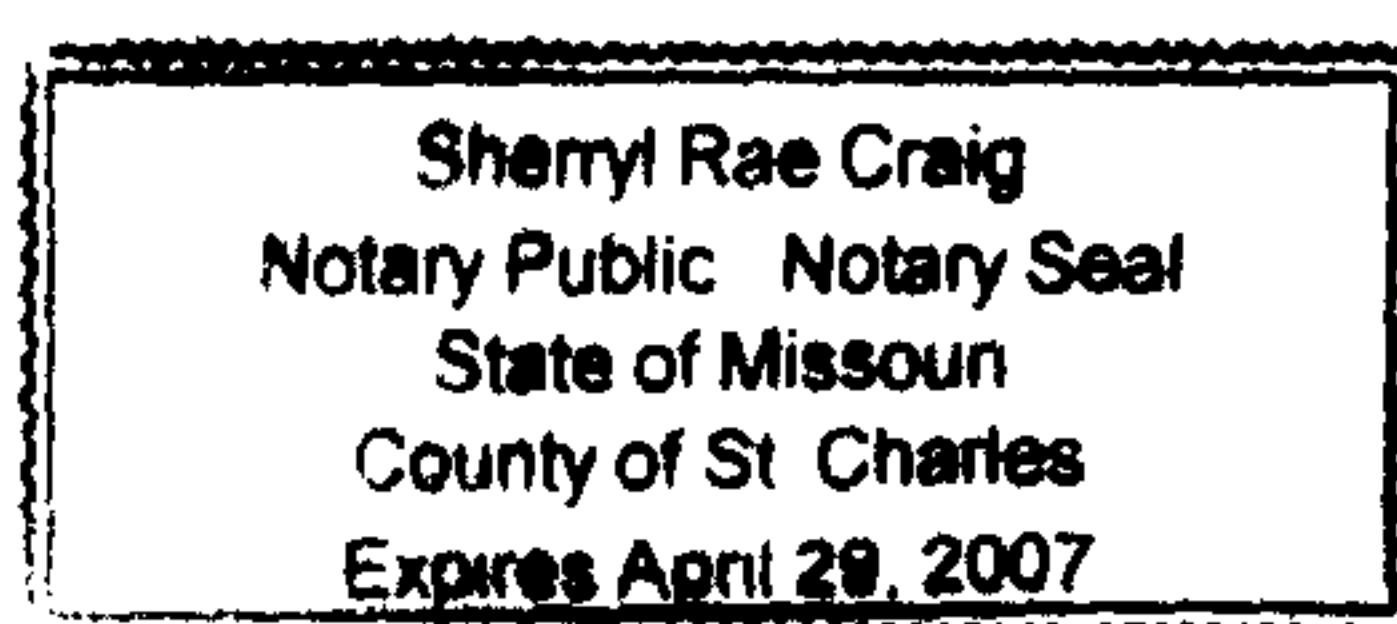
By: Pamela Schmidt  
Its: Vice President

STATE OF Missouri)

COUNTY OF St. Charles)

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that Pamela Schmidt, whose name as Vice President of CitiMortgage, Inc. 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 instrument, he as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Subscribed and sworn to before me on this 21 day of January, 2004.



Notary Public Sherryl Rae Craig  
My Commission Expires: 04/29/07