

This instrument prepared by:
Jeff G. Underwood, Attorney
Sirote & Permutt P.C.
2311 Highland Avenue South
Birmingham, Alabama 35205

Send Tax Notice to:
Kevin Gary
121 Willow Creek South Lane
Alabaster, Alabama 35007

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred nineteen thousand nine hundred and 00/100 Dollars (\$119,900.00) to the undersigned Grantor, Citifinancial Mortgage Company, Inc., a corporation, by National Default REO Services, a Delaware limited liability company, dba Burrow REO, as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Kevin Gary, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 1, according to the Survey of Willow Creek South, as recorded in Map Book 23, Page 102, in the Probate Office of Shelby County, Alabama.

Subject to:

1. Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
2. Ad valorem Taxes for the current tax year, which Grantee herein assume and agree to pay.
3. Easement/right-of-way to Alabama Power Company as recorded in Instrument No.1999-22200.
4. Restrictive covenant as recorded in Book 1998 Page 24195.
5. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Instrument No. 20050119000028060, in the Probate Office of Shelby County, Alabama.

\$ 95,600.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantee.

TO HAVE AND TO HOLD Unto the said Grantee, his/her heirs and assigns, forever.

Shelby County, AL 04/01/2005
State of Alabama

Deed Tax: \$24.50

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the 8th day of March, 2005.

Citifinancial Mortgage Company, Inc.
By, National Default REO Services, a Delaware limited liability company, dba Burrow REO

by, Melissa Luera
Its Assistant Secretary
As Attorney in Fact

STATE OF CALIFORNIA

COUNTY OF ORANGE

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Melissa Luera, who se name as Assistant Secretary of National Default REO Services, a Delaware limited liability company, dba Burrow REO, as Attorney in Fact for Citifinancial Mortgage Company, Inc., 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/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation, action in its capacity as Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 8th day of March, 2005.

[Signature]
NOTARY PUBLIC
My Commission expires: June 10, 2005
AFFIX SEAL

2005-000090

