20050829000443390 1/1 $12.00
Shelby Cnty Judge of Probate, AL
08/29/2005 08:46:21AM FILED/CERT

STATE OF ALABAMA)
:
COUNTY OF SHELBY)

VALUE = 1st MTG (182,400) + 2nd MTG (45600)

KNOW ALL MEN BY THESE PRESENT: That the undersigned, **CITICORP TRUST BANK, FSB,** for and in consideration of the sum of TEN ($10.00) DOLLARS, and other good and valuable consideration, this day in hand paid to it by **PATRICK R. WHATLEY and VERA DENISE WHATLEY, husband and wife** the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey unto the said **PATRICK R. WHATLEY and VERA DENISE WHATLEY, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER TO SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT REMAINDER AND RIGHT OF REVERSION,** the following described real estate, lying and being in the County of SHELBY, State of Alabama, to-wit:

Lot 149, according to the survey of Forest Park, 1st Sector, as recorded in Map Book 22, Page 28 A, B & C, in the Probate Office of Shelby County, Alabama.

SUBJECT TO STATUTORY RIGHTS OF REDEMPTION EXISTING BY VIRTUE OF THAT CERTAIN FORECLOSURE DEED RECORDED IN INSTRUMENT NO. 20050415000179540, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD THE above described real estate, together with all and singular the rights, tenements, hereditaments, appurtenances and improvements thereunto belonging, or in anywise appertaining, unto the said **PATRICK R. WHATLEY and VERA DENISE WHATLEY, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER TO SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT REMAINDER AND RIGHT OF REVERSION.** Said property being subject, however to ad valorem taxes due October 1, 2005; and further excepting any restrictions and easements pertaining to the above described property of record in the Probate Office of SHELBY County, Alabama.

This deed is executed without warranty or representation of any kind, express or implied, except that there are no liens or encumbrances outstanding against the property hereby conveyed which were created or suffered by the undersigned Grantor.

IN WITNESS WHEREOF, CITICORP TRUST BANK, FSB, BY AND THROUGH KEYSTONE ASSET MANAGEMENT, INC., ITS ATTORNEY IN FACT has caused this instrument to be executed for and as the act of said corporation on this the 4 day of August, 2005.

CITICORP TRUST BANK, FSB

BY: KEYSTONE ASSET MANAGEMENT, INC.
ITS ATTORNEY IN FACT

BY: _____ (SEAL)
ITS: Angelo DeSantis
Vice President

STATE OF PENNSYLVANIA)
:
COUNTY OF MONTGOMERY)

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that, Angelo DeSantis, whose name as Vice President of KEYSTONE ASSET MANAGEMENT, INC., a corporation, as ATTORNEY-IN-FACT FOR CITICORP TRUST BANK, FSB, 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 in its capacity as Attorney-in-Fact for CITICORP TRUST BANK, FSB.

Given under my hand and seal this the 4 day of August, 2005.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Maureen Burns, Notary Public
Lansdale Boro, Montgomery County
My Commission Expires July 15, 2008
Member, Pennsylvania Association Of Notaries

_____ (SEAL)
Notary Public:
My Commission Expires:

This instrument was prepared by:
JAMES G. HARRISON
Stephens, Millirons, Harrison & Gammons
2430 L&N Drive, Huntsville, AL 35801
Re: REO #902373, 247 Clairmont Road, Sterrett, AL