

STATE OF ALABAMA)
COUNTY OF Shelby)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that,

WHEREAS, heretofore, on to-wit: September 28, 2004, One Hyuck Kim and Myung S. Kim, husband and wife, Mortgagors, executed a certain mortgage to Wilmington Finance, a division of AIG Federal Savings Bank, a corporation, said mortgage being recorded in Instrument Number 20041015000570410, on October 15, 2004, and re-recorded in Instrument Number 20050125000037140 and last assigned to The CIT Group/Consumer Finance, Inc. recorded on August 31, 2006 in Instrument Number 20060831000429900, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, in and by said mortgage, the Transferee 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, 112 North Main Street, Columbiana, AL 35051, 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 power and authority contained in same, the Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee 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 The CIT Group/Consumer Finance, Inc., as transferee, did declare all of the indebtedness secured by the mortgage, due and payable, and said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclose of said mortgage in accordance with the terms thereof, by U.S. Mail and by

publication in Shelby County Reporter, a newspaper of general interest and circulation published in Shelby County, Alabama in its issues of July 26, August 2, and 9, 2006.

WHEREAS, on August 16, 2006, the day on which the foreclosure sale was due to be held under the terms of said notice between the legal hours of sale, said foreclosure sale was duly and properly conducted, and the said The CIT Group/Consumer Finance, Inc., as transferee, did offer for sale and sell at public outcry, in front of the Courthouse door, 112 North Main Street, Columbiana, AL 35051, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Dan Head was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for The CIT Group/Consumer Finance, Inc.; and

WHEREAS, The CIT Group/Consumer Finance, Inc. was the highest and best bidder in the amount of one-hundred, ninety-five thousand, nine-hundred, eighty dollars, and no cents (\$195,980.00) on the indebtedness secured by said mortgage, the said The CIT Group/Consumer Finance, Inc., by and through Dan Head, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby remise, release, quit claim and convey unto The CIT Group/Consumer Finance, Inc. all of its right, title and interest in and to the following described property situated in Shelby County, Alabama, to-wit;

LOT 20, ACCORDING TO THE SURVEY OF THORN BERRY
SUBDIVISION AS RECORDED IN MAP BOOK 25, PAGE 129 IN THE
OFFICE OF PROBATE OF SHELBY COUNTY, ALABAMA.

Parcel ID#: 10-1-11-0-009-020.000

More commonly known as: 180 Thornberry Drive, Birmingham, AL 35242.

The property is being conveyed herein on an "as is, where is" basis subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the recorded of the Office of the Judge of Probate of the county where the above described property is situated; and furthermore, this property is being without warranty or recourse, express or implied, as to title, use and/or enjoyment and will be subject to the right of redemption of all parties entitled thereto; and by accepting this deed, Grantee releases any and all claims whatsoever against the law firm representing the Grantors hereunder and the auctioneer conducting said foreclosure sale; and furthermore, this conveyance is subject to being declared null and void in the event that the owner or a party claiming through the owner has filed bankruptcy prior to the date of this foreclosure sale.

TO HAVE AND TO HOLD, the above described property unto the said The CIT Group/Consumer Finance, Inc., its successors and assigns forever, subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama; also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record I the aforesaid Probate Office.

IN WITNESS WHEREOF, the said The CIT Group/Consumer Finance, Inc., as transferee by and through Dan Head as auctioneer conducting said sale and as attorney-in-fact for said mortgagee/transferee caused these presents to be executed on this the 18th day of August, 20 06.

The CIT Group/Consumer Finance, Inc.

By: [Signature],
Auctioneer who conducted said sale and
attorney-in-fact

STATE OF ALABAMA)
COUNTY OF SHELBY)


20060925000475440 3/3 \$19.00
Shelby Cnty Judge of Probate, AL
09/25/2006 01:02:07PM FILED/CERT

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Dan Head, whose name as auctioneer and attorney-in-fact for the said The CIT Group/Consumer Finance, Inc., 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 this conveyance, he, in his capacity as such auctioneer attorney-in-fact, executed the same voluntarily on the day the same bears date and as the act of said transferee/mortgagee.

Given under my hand and official seal this the 18th day of
August, 20 06.

[Signature]
Print: Celeste F. Fulmer

NOTARY PUBLIC

My Commission Expires:
10/6/08

[seal]

THIS INSTRUMENT
WAS PREPARED BY:
Trustee Management Company

10500 Barkley, Suite 100
Overland Park, KS 66212
(913) 383-8922

After Recording return to:
Trustee Management Company
10500 Barkley, Suite 100
Overland Park, KS 66212
(913) 383-8922

SEND TAX NOTICE TO:

The CIT Group/Consumer Finance, Inc.
715 S. Metropolitan Ave., Oklahoma City, OK 73108
800-621-1437