

STATE OF ALABAMA)
COUNTY OF SHELBY)

3399515

SPECIAL WARRANTY DEED *301-1-1000-190.000.00*

KNOW ALL MEN BY THESE PRESENT: That the undersigned, CITIMORTGAGE, INC., SUCCESSOR BY REASON OF MERGER WITH CITIFINANCIAL MORTGAGE COMPANY, INC. 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 ANIL P. AGARWAL AND NEELIMA AGARWAL, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey unto the said ANIL P. AGARWAL AND NEELIMA AGARWAL 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 401, according to the amended map of Old Cahaba Lakewood Sector as recorded in Map Book 25, Page 26, 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 # 20070309000107750 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 ANIL P. AGARWAL AND NEELIMA AGARWAL, 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, 2007; 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, This instrument was signed by me on 17th day of Sept by Jessica Ramirez, authorized signer of National Default REO Services, A Delaware Limited Liability Company dba First American Asset Closing Services ("FAACS"), as Attorney-in-Fact and/or agent of CitiMortgage Inc., a corporation organized and operation under the laws of the state of California, on behalf of said corporation on this the 17 day of SEPTEMBER, 2007.

\$152,000.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

CITIMORTGAGE, INC., SUCCESSOR BY REASON OF
MERGER WITH CITIFINANCIAL MORTGAGE COMPANY,
INC

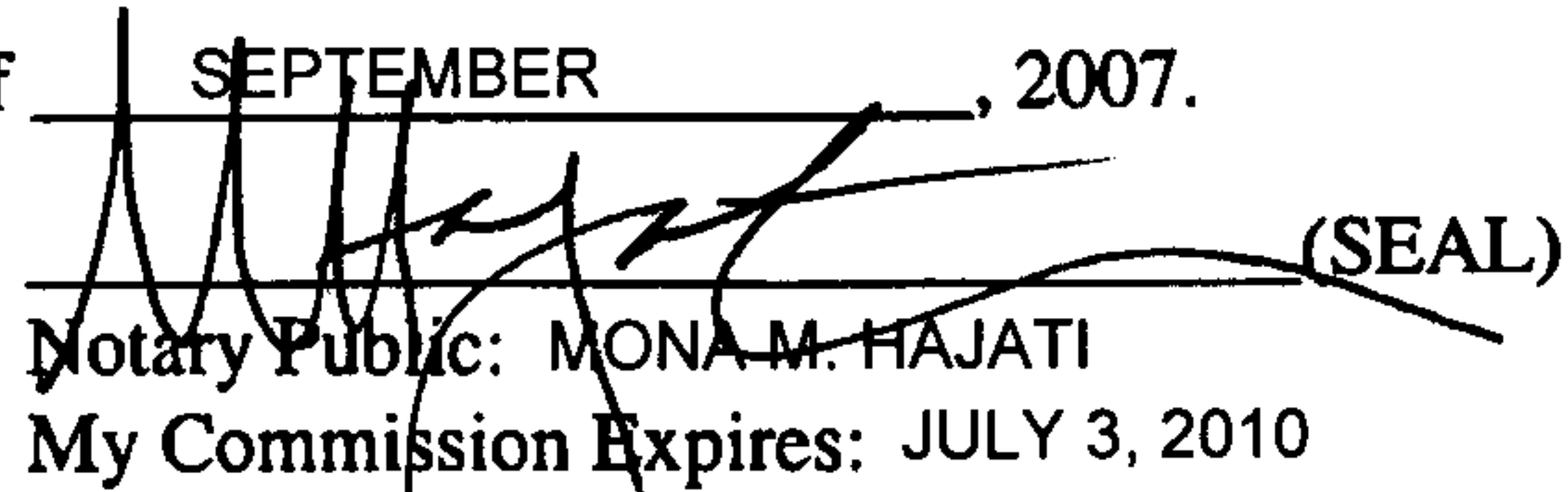
BY: NATIONAL DEFAULT REO SERVICES, A DELAWARE
LIMITED LIABILITY COMPANY, DBA
FIRST AMERICAN ASSET CLOSING SERVICES, A
CALIFORNIA CORPORATION
ITS ATTORNEY IN FACT

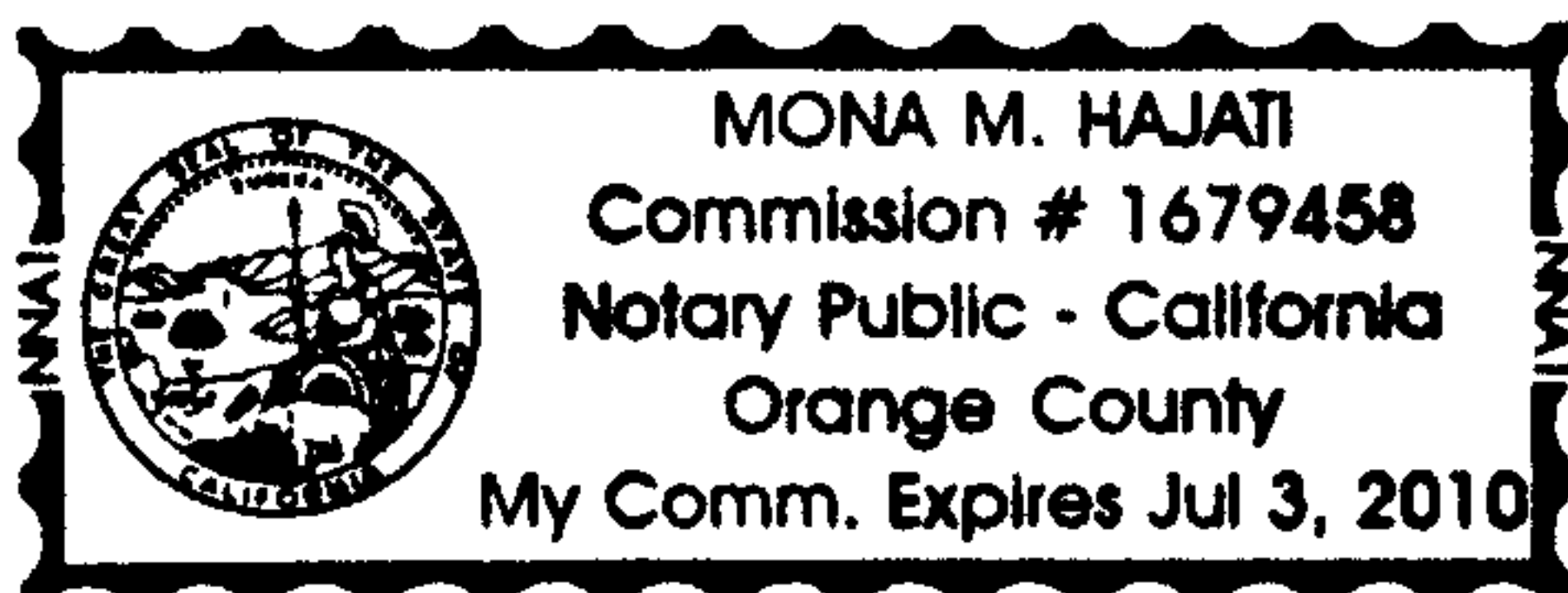
BY _____ (SEAL)
Its JESSICA RAMIREZ, VICE PRESIDENT

STATE OF CALIFORNIA)
:
COUNTY OF ORANGE)

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that, This instrument was acknowledge before me on 17th day of Sept by Jessica Ramirez, authorized signer of National Default REO Services, A Delaware Limited Liability Company dba First American Asset Closing Services ("FAACS"), as Attorney-in-Fact and/or agent of CITIMORTGAGE, INC., SUCCESSOR BY REASON OF MERGER WITH CITIFINANCIAL MORTGAGE COMPANY, INC, a corporation organized and operation under the laws of the state of California, on behalf of said corporation and 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 CITIMORTGAGE, INC., SUCCESSOR BY REASON OF MERGER WITH CITIFINANCIAL MORTGAGE COMPANY, INC.

Given under my hand and seal this the 17 day of SEPTEMBER, 2007.

 (SEAL)
Notary Public: MONA M. HAJATI
My Commission Expires: JULY 3, 2010



Shelby County, AL 10/17/2007
State of Alabama

Deed Tax: \$38.00

This instrument was prepared by:
JAMES G. HARRISON
Stephens, Millirons, Harrison & Gammons
2430 L&N Drive, Huntsville, AL 35801
Re: 2195 Old Cahaba Place, Helena, AL