

INVESTOR NUMBER: 22-22-6-0573211

CITIMORTGAGE, INC. LOAN NO. 2003553998

MORTGAGOR(S): THOMAS A. CULLEN AND LAURA E. CULLEN

THIS INSTRUMENT PREPARED BY:

Colleen McCullough
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.**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Veterans Affairs, an Officer of the United States of America, his/her successors and/or assigns, as their interest may appear**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 35, according to the Survey of Oakwood Village, Phase Two,
as recorded in Map Book 20, Page 81, in the Probate Office of
Shelby County, Alabama.

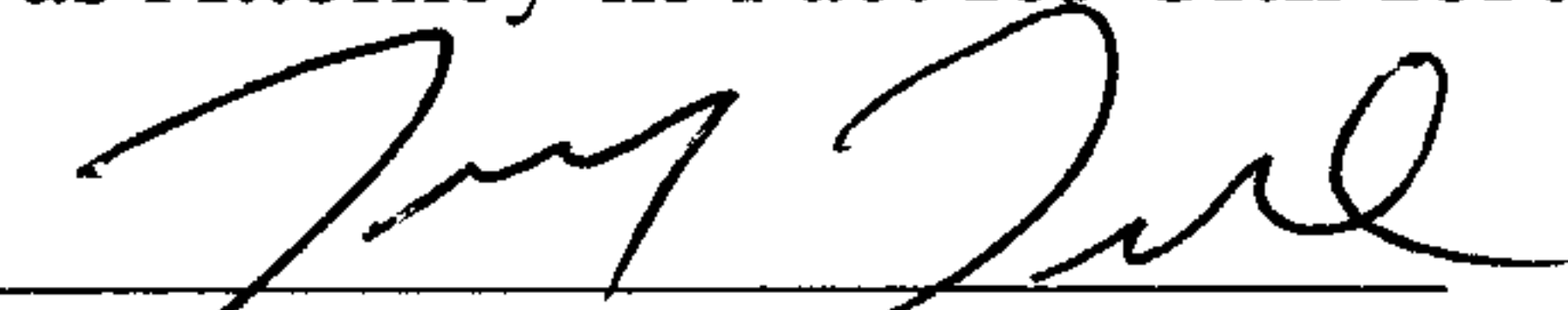
TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

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.**, 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 24th day of October, 2007.

CITIMORTGAGE, INC.

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

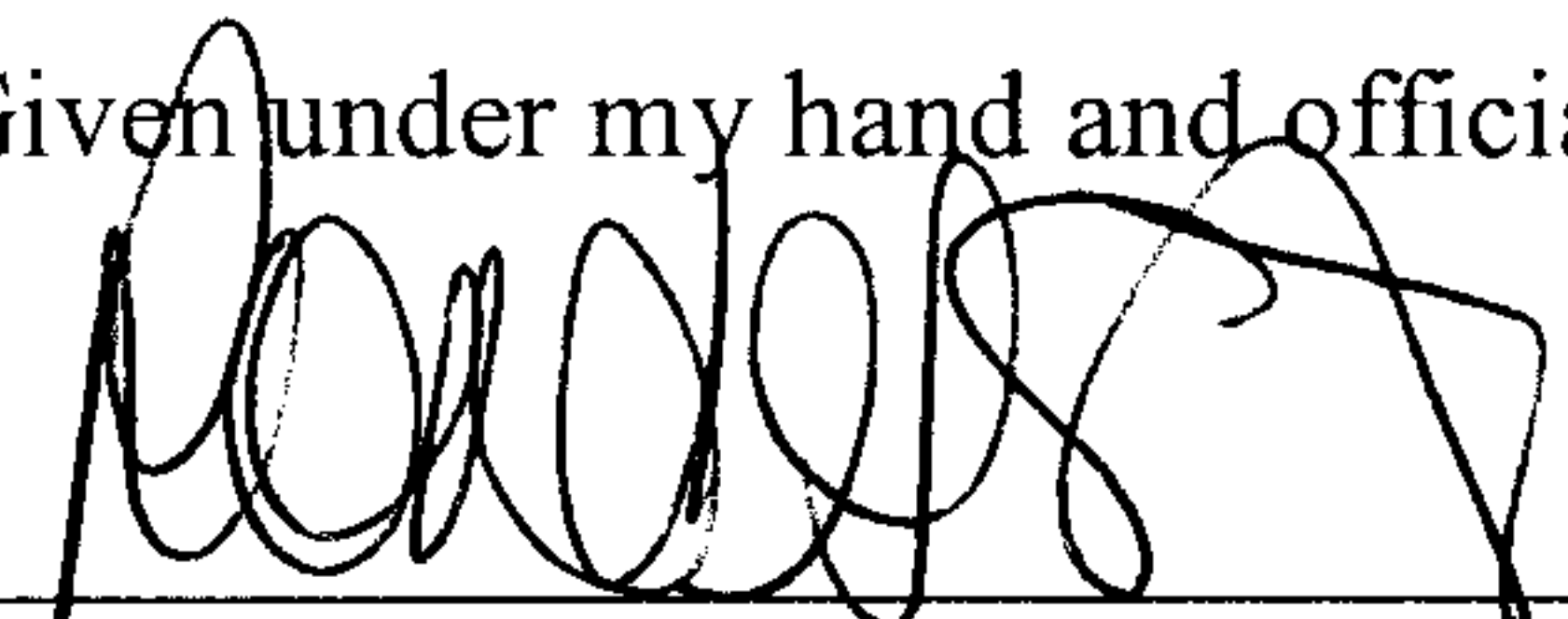
By: 
Its: Shareholder

STATE OF ALABAMA

COUNTY OF SHELBY

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 24th day of October, 2007.


Notary Public

My Commission Expires: _____ **MY COMMISSION EXPIRES MARCH 28, 2011**



20071217000567180 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
12/17/2007 12:46:04PM FILED/CERT

Exhibit A

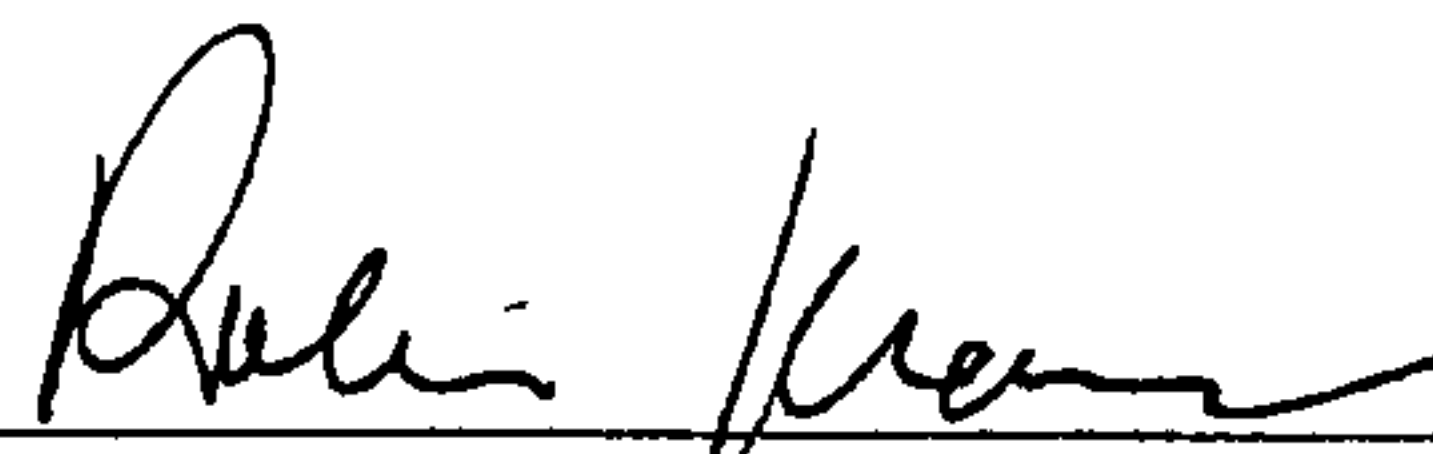
LIMITED POWER OF ATTORNEY

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 6th day of April, 2005.

CITIMORTGAGE, INC.



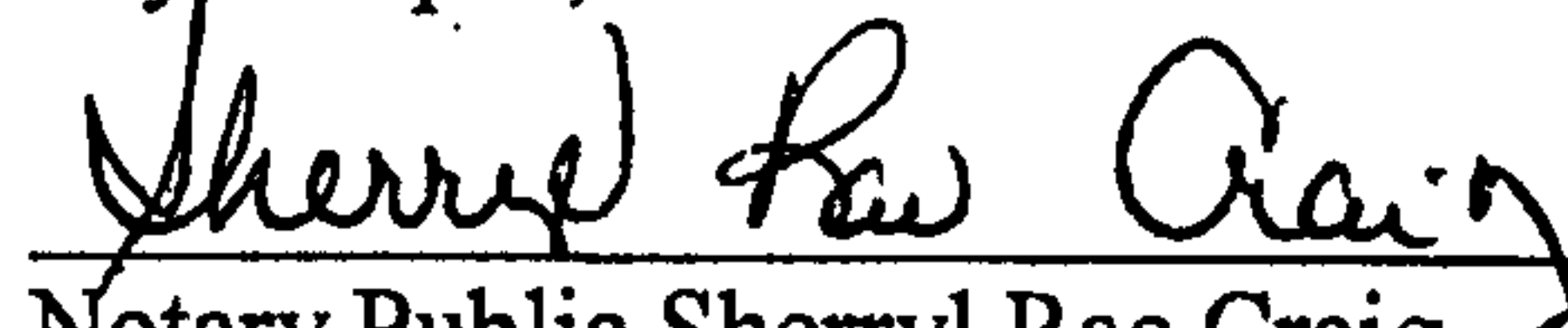
By: Robin Kramer
Its: Vice President

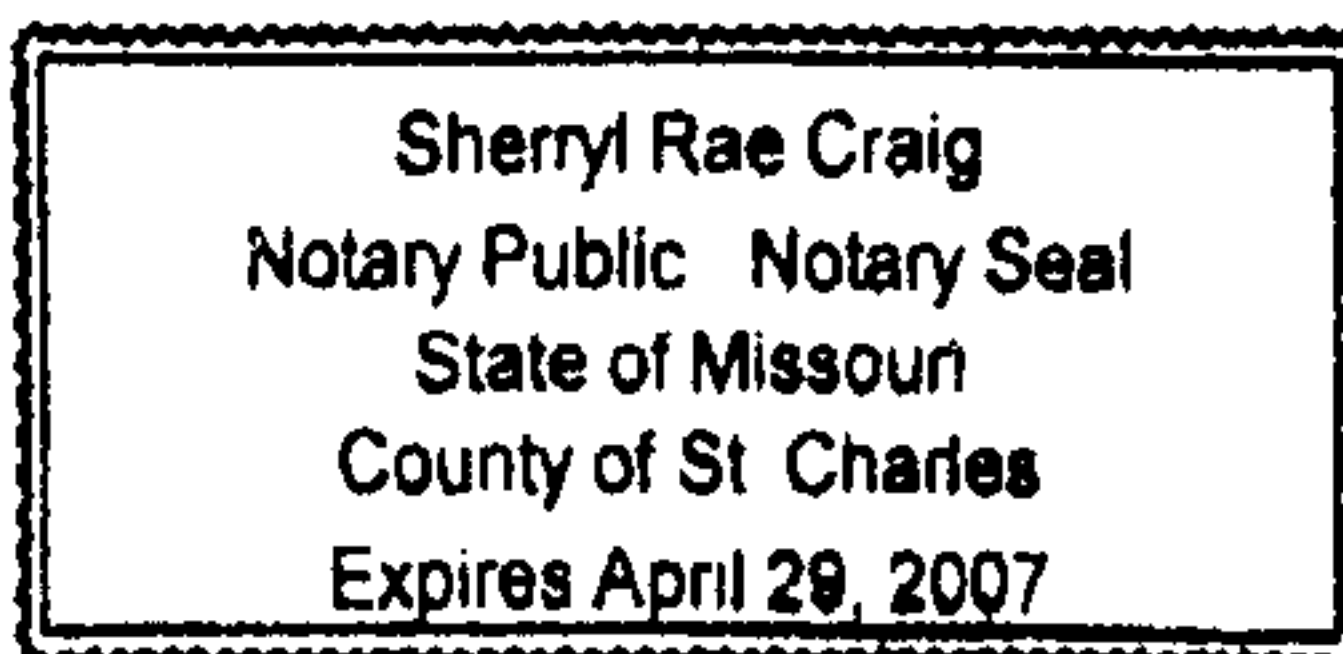
STATE OF Missouri)


COUNTY OF St. Charles)

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that Robin Kramer, 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 6 day of April, 2005.


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




20071217000567180 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
12/17/2007 12:46:04PM FILED/CERT