

This instrument prepared by:
Colleen McCullough, Esq.
Sirote & Permutt, P.C.
2311 Highland Avenue South
Birmingham, AL 35205

SEND TAX NOTICE TO:
Merchants and Farmers Bank
101 Riverchase Parkway
Birmingham, AL 35244

STATE OF ALABAMA)
COUNTY OF SHELBY)

DEED OF REDEMPTION

WHEREAS, heretofore, on, to-wit: the 8th day of November 2001, Jefferson D Falkner, Jr. and Janice M. Falkner, husband and wife, executed that certain mortgage on real property hereinafter described to First Federal Bank which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 2001-49664; which said Mortgage was assigned and transferred to CitiMortgage, Inc, which said assignment was recorded in the aforesaid Probate Office in Instrument No. 2002-13119; and

WHEREAS, default was made by said Mortgagor in the payment of the indebtedness secured by said mortgage, and said mortgage was duly foreclosed in accordance with the terms and provisions provided for therein on the 12th day of February, 2008, and a Foreclosure Deed was executed and recorded in the aforesaid Probate Office in Instrument No. 20080226000077010; said Foreclosure Deed reveals that CitiMortgage, Inc., purchased all of the real property described in said mortgage at said foreclosure sale; and

WHEREAS, in accordance with the Statutes of Alabama, Merchants and Farmers Bank has exercised its right of redemption from the said foreclosure sale and has paid to CitiMortgage, Inc. the amount of two hundred forty four thousand nine hundred sixty six dollars and fifty three cents (\$244,966.53), and has requested that CitiMortgage, Inc. execute and deliver

Shelby County, AL 04/18/2008
State of Alabama

Deed Tax: \$245.00

to Merchants and Farmers Bank a Deed of Redemption covering the property described in said mortgage:

NOW, THEREFORE, in consideration of the premises and of the payment to CitiMortgage, Inc. by Merchants and Farmers Bank the amount of (\$244,966.53) in connection therewith, the receipt whereof is hereby acknowledged, the said CitiMortgage, Inc does hereby remise, release, quit claim and convey unto Merchants and Farmers Bank, all of the right, title, and interest acquired by the said CitiMortgage, Inc., under and by virtue of the foreclosure of the mortgage and conveyance of the property, as referred to hereinabove, in and to the following described property situated in Tuscaloosa County, Alabama:

Lot 1, 2, 3, 4 and 5, in Block 3, as shown by map of J.W. Johnston's Addition to Town of Columbiana, as recorded in Probate Office of Shelby County, Alabama, in Map Book 3, Page 24. Situated in Shelby County, Alabama.

Source of Title: Inst. No. 20080226000077010

The property is being conveyed herein on an "as is, where is" basis subject to any easements, encumbrances, and exceptions contained in the records of the Office of the Judge of Probate of the county where the above described property is situated; and furthermore, this property is being conveyed without warranty or recourse, express or implied, as to title, use and/or enjoyment; and by accepting this deed, Grantee releases any and all claims whatsoever against the law firm representing the Grantor hereunder and the auctioneer conducting said foreclosure sale.

TO HAVE AND TO HOLD unto the said Merchants and Farmers Bank forever.

IN WITNESS WHEREOF, the said CitiMortgage, Inc., who is authorized to execute
this conveyance, has hereto set its signature and seal, this the 4 day of March
2008.

CitiMortgage, Inc.

By: [Signature]

Its: NATE BLACKSTUN
Asst. Vice President

STATE OF MISSOURI)
COUNTY OF ST. CHARLES)

I, the undersigned authority, a Notary Public in and for said County in said State,
hereby certify that NATE BLACKSTUN, whose name as Asst. Vice President
of CitiMortgage, 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 said conveyance,
he/she, as such member and with full authority, executed the same voluntarily as and for the act
of said company as aforesaid.

Given under my hand and seal this 4 day of March, 2008.

[Signature]
Notary Public

My Commission Expires: May 22, 2011

LIZ GEISS
Notary Public - Notary Seal
State of Missouri
Lincoln County
Commission #07052216
May 22, 2011