

SEND TAX NOTICE: Steven Wisdom
5906 Forest Lakes Cove
Sterrett, AL 35147

STATE OF ALABAMA)
:
COUNTY OF SHELBY)

(Cons: \$141,385.00)

KNOW ALL MEN BY THESE PRESENT: That the undersigned, **THE CIT GROUP/CONSUMER FINANCE, 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 **STEVEN WISDOM AND STEPHANIE WISDOM**, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey unto the said **STEVEN WISDOM AND STEPHANIE WISDOM, 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 441, according to the Final Plat Forest Lakes Sector 5, as recorded in Map Book 34, Pages 122 A, B and 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 # 20080508000189310 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

\$139,156.00 of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith. **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 **STEVEN WISDOM AND STEPHANIE WISDOM, 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, 2008; 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, THE CIT GROUP/CONSUMER FINANCE, INC., has caused this instrument to be executed by its undersigned officer/authorized individual on this the 19 day of June, 2008.

THE CIT GROUP/CONSUMER FINANCE, INC.


20080722000296130 1/1 \$13.50
Shelby Cnty Judge of Probate, AL
07/22/2008 01:52:07PM FILED/CERT

BY Jennifer Martin (SEAL)
Its AUTHORIZED SIGNATORY
Jennifer Martin

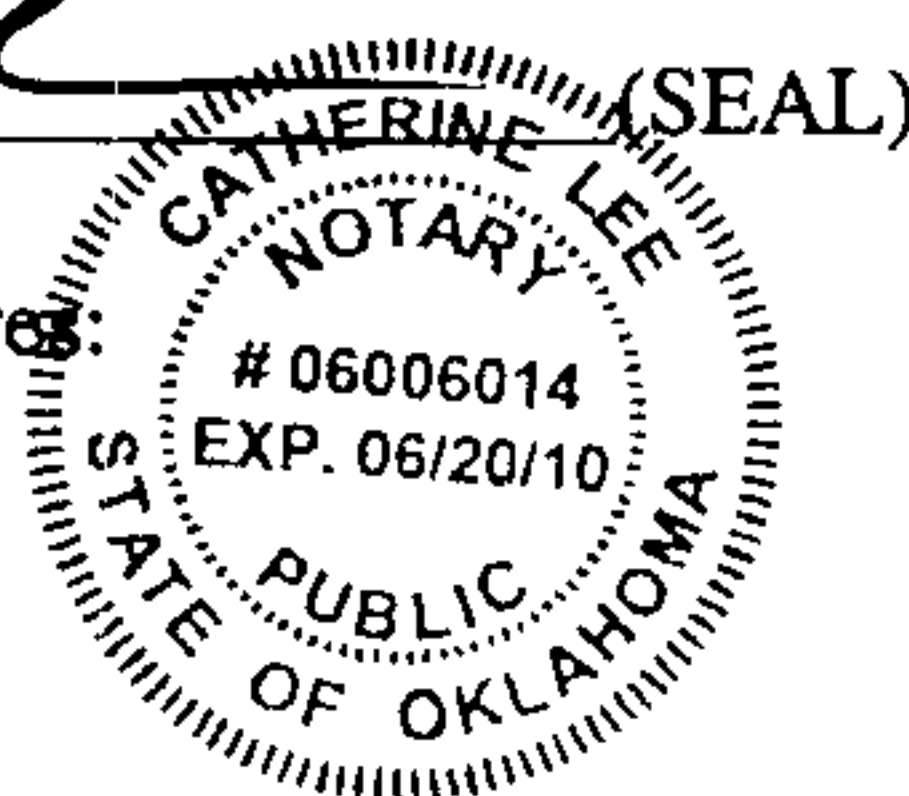
STATE OF OK)
:
COUNTY OF OK)

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that, Jennifer Martin whose name as officer/authorized individual of **THE CIT GROUP/CONSUMER FINANCE, INC.**, is signed to the foregoing conveyance as **AUTHORIZED SIGNATORY** 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/authorized individual and with full authority, executed the same voluntarily for and as the act of said limited liability company.

Given under my hand and seal this the 19 day of June, 2008.

Shelby County, AL 07/22/2008
State of Alabama

Deed Tax: \$2.50

Catherine Lee (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: 1088 Forest Lakes Dr, Chelsea, AL 35043