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SPECIAL WARRANTY DEED

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of One Hundred Five Thousand Twenty-Nine Dollars and Sixty-Six Cents (\$105,029.66) cash in hand paid by Self Help Ventures Fund to RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp. (hereinafter called "Grantor"), receipt whereof is acknowledged, the said Grantor does hereby grant, bargain, sell and convey unto the said Self Help Ventures Fund (hereinafter called "Grantee"), all right, title, interest and claim in or to the following described real estate lying and being situated in Shelby County, Alabama, to-wit:

Lot 60, according to the survey of Savannah Pointe, Sector III, Phase II, as recorded in Map Book 27, Page 122, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said Grantee, its successors and assigns forever.

This instrument is executed without warranty or representation of any kind on the part of the undersigned, express or implied, except that there are no liens or encumbrances outstanding against the premises conveyed which were created or suffered by the undersigned and not specifically excepted herein.

This instrument is executed by the undersigned solely in the representative capacity named herein, and neither this instrument nor anything herein contained shall be construed as creating any indebtedness or obligation on the part of the undersigned in its individual or corporate capacity, and the undersigned expressly limits its liability hereunder to the property now or hereafter held by it in the representative capacity named.

Shelby County, AL 07/29/2008 State of Alabama

Deed Tax:\$105.00

IN WITNESS WHEREOF, RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp. has caused these presents to be executed in its name and on its behalf and in its capacity as Trustee, as aforesaid, on this the 15th day of July, 2008.

> RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One

Mortgage Corp.

Its: Janice P. Layne, St. Vice President

ATTEST:

STATE OF Virginia COUNTY OF Henrico

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Janice P. Layne and Lisa Guriddi, whose names as Sr. Vice President and Team Lead, respectively, of RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., are signed to the foregoing conveyance, and who are known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they, as such officers and with full authority, executed the same voluntarily for and as the act of said association, acting in its capacity as aforesaid.

Given under my hand and official seal this 15th day of July, 2008.

Notary Public

My commission expires:

08-007174 THIS INSTRUMENT PREPARED BY: SHAPIRO & PICKETT, L.L.P. EDITH S. PICKETT 651 BEACON PARKWAY WEST, SUITE 115 BIRMINGHAM, ALABAMA 35209

Styrre C. Deal

SHERRI C. DEAL NOTARY PUBLIC COMMONWEALTH OF VIRGINIA COMMISSION ID # 272827 MY COMMISSION EXPIRES JAN. 31, 2011

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