

SEND TAX NOTICE TO:

Cartus Financial Corporation
40 Apple Ridge Road
Danbury, CT 06810

THIS INSTRUMENT PREPARED BY:

David M. Ross, Esquire
Attorney for Cartus Financial Corporation
625 Highland Colony Parkway, Suite 104
Ridgeland, MS 39157
(601) 853-7380 Cartus File #1956325

WARRANTY DEED AND LIMITED POWER OF ATTORNEY

State of Alabama County of

KNOW ALL MEN BY THESE PRESENTS: That in consideration of (\$\frac{190,000.00}{0}\) to the undersigned Grantors in hand paid by the Grantees, whether one or more, herein, the receipt of which is hereby acknowledged, we, GREGORY D. MORRISON and MELANIE MORRISON, husband & wife, (herein referred to as Grantors) do grant, bargain, sell and convey unto CARTUS FINANCIAL CORPORATION, A DELAWARE CORPORATION (herein referred to as Grantees) as individual owner or as joint tenants, with right of survivorship, if more than one, the following described real estate, situated in the State of Alabama, County of Shelby, to-wit:

Lot 48, according to the Map of Forest Hills, 2nd Sector, as recorded in Map Book 21, Page 50 A & B in the Probate Office of Shelby County, Alabama.

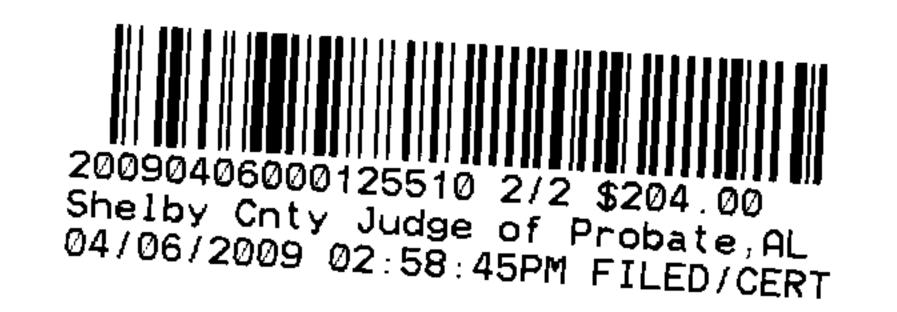
Subject to existing easements, restrictions, set back lines, rights of ways, limitations, if any, of record.

\$\frac{0.00}{\text{simultaneously herewith.}}\$ of the purchase price recited above was paid from a mortgage loan closed simultaneously herewith.

TO HAVE AND TO HOLD unto the said Grantee(s), his/her/their heirs and assigns, forever; it being the intention of the parties to this conveyance, that if more than one Grantee, then to the Grantees as joint tenants with right of survivorship (unless the joint tenancy hereby created is severed or terminated during the joint lives of the Grantee(s) herein) in the event one Grantee herein survives the other, the entire interest in fee simple shall pass to the surviving Grantee and if one does not survive the other, then the heirs and assigns of the Grantees herein shall take as tenants in common.

And we do for ourselves and for our heirs, executors, and administrators covenant with said Grantee(s), his/her/their heirs and assigns, that we are lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that we have a good right to sell and convey the same as aforesaid; that we will and my heirs, executors and administrators shall, warrant and defend the same to the said Grantee(s), his/her/their heirs, and assigns forever, against the lawful claims of all persons.

do by these presents make, constitute and appoint Cartus Financial Corporation, a Delaware Corporation ("Agent") and/or Mid South Relocation Services ("Agent") and/or its authorized and designated agents or representatives, as our true and lawful agent and attorney-in-fact to do and perform for us in our name, place and stead, and for our use and benefit, to execute a standard form lien waiver and any and all documents necessary for delivery of this deed and to complete the sale of the property herein described, including but not limited to the HUD-1 Settlement Statement, HUD-1 Certification, Affidavit of Purchaser and Seller, AHFA Bond Forms (Seller Affidavit), Lender Assumption Statements and/or Modification Agreement, Lender Compliance Agreement, and any other documents required for said sale and conveyance.



We further give and grant unto our Agent full power and authority to do and perform every act necessary and proper to be done and the exercise of any of the foregoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof. This power of attorney shall not be affected by disability, incompetency or incapacity of Principal, and shall be governed by the laws of the State of Alabama. This power of attorney is coupled with an interest and shall remain in force and effect until delivery of this deed and the sale closed, and shall not be revoked by either of the undersigned prior to said time.

IN WITNESS WHEREOF, 2009.	we have here	unto set our hands a	nd seals, this <u>O</u> day of
	GREGORYA	1) Morioso~ D. MORRISON	•
	A Lanie M	ORRISON	
State of New York County of Potr AM			
I, the undersigned, a Notary I whose name is GREGORY D. MOR me, acknowledged before me on this executed the same voluntarily on the content of the content	RISON signed day that, bein	to the foregoing conve g informed of the cor	eyance, and who is known to
Given under my hand this the		MARCH	, 20 <u>0</u> 9.
THOMAS M OLEARY NOTARY PUBLIC-STATE OF NEW Y No. 010L6174337 Qualified in Putnam County (SEAM) Commission Expires September 1	Y	Notary Public My commission expir	es:
State of <u>Alabama</u> County of <u>Shelby</u>		9-17-201	
I, the undersigned, a Notary Public name is MELANIE MORRISON sacknowledged before me on this day the same voluntarily on the day the sa	igned to the format, being information	oregoing conveyance,	and who is known to me,
Given under my hand this the	4 th day of	March	, 20 <u>0°</u> [.
(SEAL) (SEAL) (SEAL) (SEAL)		Notary Public My commission expire	
ARY PUBLISH		3\5\2012	

Shelby County, AL 04/06/2009 State of Alabama

Deed Tax: \$190.00

04/29/08

remain as written to comply with Alabama law. The designation of the State and the County can be

changed to conform to the place of the taking of the acknowledgement.

Instructions to Notary:

Revised

This form acknowledgement cannot be changed or modified. It must