

STATE OF ALABAMA )  
COUNTY OF SHELBY )

Value \$151,000.00

KNOW ALL MEN BY THESE PRESENT: That the undersigned, CITIFINANCIAL CORPORATION, LLC, A DELAWARE LIMITED LIABILITY COMPANY, 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 JONATHAN M. KARCH, JR. AND CHRISTIE P. KARCH, the receipt of which is hereby acknowledged, does hereby give, grant, bargain, sell and convey unto the said JONATHAN M. KARCH, JR. AND CHRISTIE P. KARCH, FOR AND DURING THEIR JOINT LIVES, AND UPON THE DEATH OF EITHER, THEN TO THE 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 JEFFERSON, State of Alabama, to-wit:

Lot 9, according to the survey of Apache Ridge, Sector 6, as recorded in Map Book 17, Page 145, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

\$151,000.00 of the consideration herein was derived from a Purchase Money Mortgage closed simultaneously herewith.

SUBJECT TO STATUTORY RIGHTS OF REDEMPTION EXISTING BY VIRTUE OF THAT CERTAIN FORECLOSURE DEED RECORDED IN DOCUMENT #20090313000091810 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

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 JONATHAN M. KARCH, JR. AND CHRISTIE P. KARCH FOR AND DURING THEIR JOINT LIVES, AND UPON THE DEATH OF EITHER, THEN TO THE 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, 2009; 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, CITIFINANCIAL CORPORATION, LLC, A DELAWARE LIMITED LIABILITY COMPANY has caused this instrument to be executed for and as the act of said corporation on this the 13<sup>th</sup> day of May, 2009.

CITIFINANCIAL CORPORATION, LLC, A DELAWARE LIMITED LIABILITY COMPANY

BY [Signature] (SEAL)  
Its Assistant Vice President

(SEAL)

STATE OF TEXAS )  
COUNTY OF DALLAS )

I, the undersigned, a Notary Public in and for said county and in said state, hereby certify that, Wendy Webb whose name as officer/authorized individual of CITIFINANCIAL CORPORATION, LLC, A DELAWARE LIMITED LIABILITY COMPANY, is signed to the foregoing conveyance as Assistant Vice President 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 13<sup>th</sup> day of May, 2009.

[Signature] (SEAL)  
Notary Public:  
My Commission Expires: 8-15-2012

This instrument was prepared by:  
JAMES G. HARRISON  
Stephens, Millirons, Harrison & Gammons  
2430 L&N Drive, Huntsville, AL 35801 RE: 252 Wagon Trail, Alabaster, AL 35007

20090820000321740 1/1 \$12.00  
Shelby Cnty Judge of Probate, AL  
08/20/2009 02:53:34 PM FILED/CERT