

STATE OF ALABAMA }
SHELBY COUNTY }
}

**WAIVER OF
STATUTORY RIGHT
OF REDEMPTION FROM
FORECLOSURE**

The undersigned, Ryan ~~Charles~~ ^{Collins} Freeman, having the statutory right to redeem as Guarantor from foreclosure of that certain mortgage dated January 16, 2008, and recorded in Instrument No.: 20080125000034190, in the Office of the Judge of Probate of Shelby County, Alabama, and modified in Instrument No.: 20080909000358630; said foreclosure being evidenced by Mortgage Foreclosure Deed dated the 4th day of August, 2009, and recorded in Instrument No.: 20090804000298510, in the aforesaid probate office, does hereby waive and release in all respects any and all rights to redeem the property described in said mortgage and foreclosure deed arising under any law now or hereafter existing, and does further covenant that they will not exercise any such right to redeem from the foreclosure of the aforesaid mortgage.

The undersigned does further warrant and represent that neither they nor anyone acting on behalf of the undersigned has assigned or in any manner transferred or conveyed the rights waived and released hereby.

Dated this 17 day of August, 2009.

^{Collins}
Ryan ~~Charles~~ Freeman

(Guarantor)

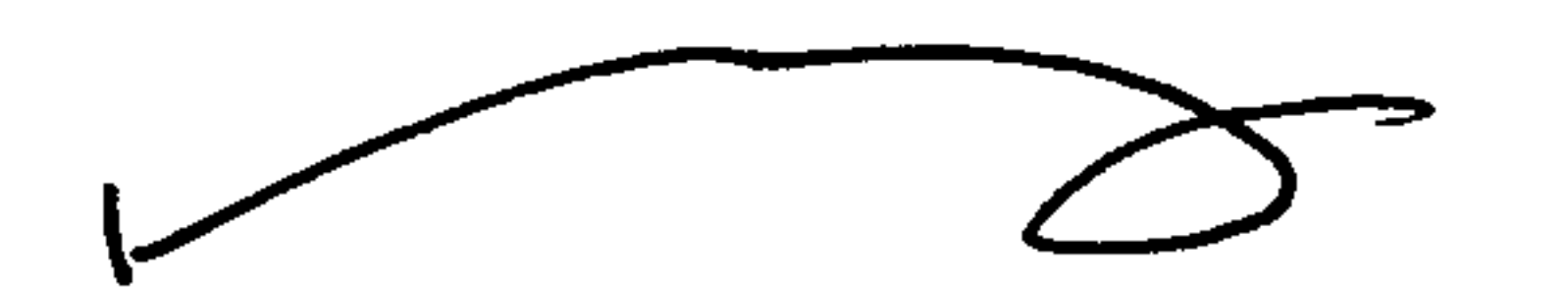


STATE OF ALABAMA)
)
JEFFERSON COUNTY)

I, the undersigned Notary Public, in and for said County in said State, hereby certify that Ryan ~~Charles~~ ^{Collins} Freeman, who is signed to the foregoing instrument and who is known to me, acknowledged before me on this date that being informed of the contents of this instrument executed the same voluntarily.

Given under my hand and official seal this 17 day of August, 2009.

(SEAL)


NOTARY PUBLIC

My Commission Expires: 7/7/10