

STATE OF ALABAMA)

COUNTY OF SHELBY)

20091008000381420 1/2 \$18.00
Shelby Cnty Judge of Probate, AL
10/08/2009 11:10:16 AM FILED/CERT

FORECLOSURE RESCISSION AND MORTGAGE REAFFIRMATION AGREEMENT

This AGREEMENT entered into/on the 3rd day of March, 2009, by and between Kathy Bergman, a single woman, (hereinafter referred to as mortgagor) and Deutsche Bank National Trust Company, as Indenture Trustee in Trust for the Benefit of the Noteholders for Argent Mortgage Loan Trust 2005-W1, asset-backed notes, Series 2005-W1, (hereinafter referred to as lender).

WITNESSETH:

WHEREAS, mortgagor, as owner of the hereinafter described property, heretofore on January 25, 2005, executed a mortgage conveying subject property to Argent Mortgage Company. LLC, which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama in Document No. 20050202000052560 et seq., said mortgage having been subsequently assigned to Deutsche Bank National Trust Company, as Indenture Trustee in Trust for the Benefit of the Noteholders for Argent Mortgage Loan Trust 2005-W1, asset-backed notes, Series 2005-W1 in Document No. 20090211000046300, said property being specifically described as follows, to-wit:

Lot 24, according to the Resurvey of Village Parrish, a Townhome Community, as recorded in Map Book 24, Page 75 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

WHEREAS, mortgagor had defaulted in payments required under the terms of the promissory note secured by said mortgage and as a result of such default, lender initiated foreclosure proceedings to enforce the terms of the mortgage, and

WHEREAS, during the course of the foreclosure proceedings, mortgagor and lender negotiated a repayment agreement under which the mortgagor would cure the default; and

WHEREAS, the mortgage foreclosure sale was conducted on the 3rd day of March, 2009, and the foreclosure deed evidencing such sale was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Document No. 20090313000091820, and

WHEREAS, the parties hereto wish to cancel and rescind the foreclosure sale so that the party will be in the same position she was in immediately prior to said foreclosure sale with mortgagor being revested with title to subject property and the mortgage which was foreclosed and the mortgage note secured by said mortgage being reaffirmed and revived with the same validity, dignity and priority that existed immediately prior to said foreclosure sale,

NOW THEREFORE, in consideration of the premises and the mutual covenants and conditions herein contained, the parties hereto covenant and agree as follows:

1. That the mortgage foreclosure sale heretofore conducted on the 3rd day of March, 2009, is hereby rescinded and shall be null and void and of no force or effect.
2. Title to subject property is revested in mortgagor, subject to the mortgage recorded in the Office of the Judge of Probate of Shelby County in Instrument No. 20050202000052550 et. seq., which is hereby revived and reaffirmed as a valid first mortgage on the property hereinabove described. The promissory note secured by such mortgage is hereby reaffirmed and shall remain in effect until paid in full. Further, by the execution hereof, mortgagor does hereby grant, bargain and re-convey unto lender its successors and assigns the real estate described hereinabove and in said mortgage.
3. The promissory note dated January 25, 2005, and the mortgage which secures the repayment thereof shall remain in full force and effect and shall be enforceable in accordance with all of the provisions contained therein.

RECORDER'S MEMORANDUM
At the time of recordation, this instrument was found to be inadequate for the best photographic reproduction.

IN WITNESS WHEREOF, the parties hereto have caused this agreement to be executed on the date appearing above.

Kathy Bergman
Kathy Bergman, a single woman,
Mortgagor

Deutsche Bank National Trust
Company, as Indenture Trustee in
Trust for the Benefit of the
Noteholders for Argent Mortgage
Loan Trust 2005-W1, asset-backed
notes, Series 2005-W1, by Citi
Residential Lending, Inc., as
Attorney-in-Fact.

By: [Signature]
Its: _____
Lender

STATE OF ALABAMA

COUNTY OF ~~SHELBY~~ Chilton

I, the undersigned, a Notary Public in and for said County and in said State, hereby certify that KATHY BERGMAN, a single woman, whose name is signed to the foregoing Reaffirmation Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents, of the agreement she executed the same voluntarily.

CAROL MARIE WADE
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
December 18, 2012

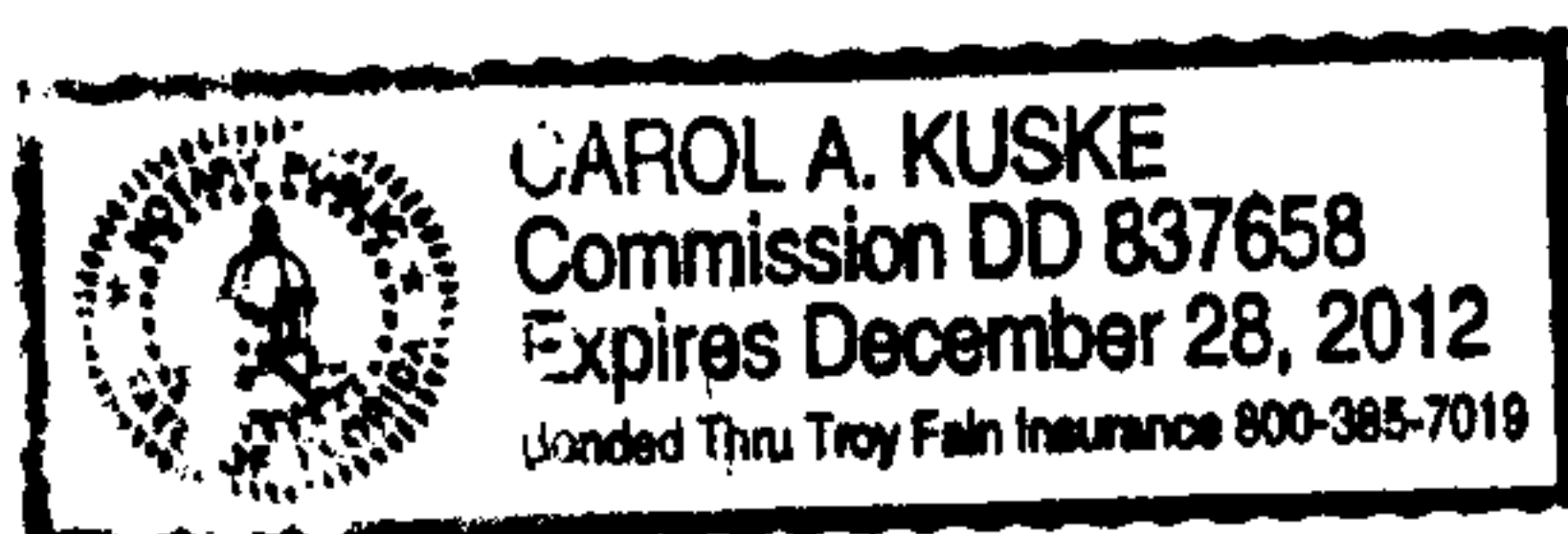
Carol Marie Wade
NOTARY PUBLIC
My commission expires: 12/18/2012

STATE OF Alabama ~~Florida~~

COUNTY OF Chilton ~~Dural~~

I, the undersigned, a Notary Public, in and for said County in said State hereby certify that ANDREW EVERSTENBERGER whose name as Vice President of Deutsche Bank National Trust Company, as Indenture Trustee in Trust for the Benefit of the Noteholders for Argent Mortgage Loan Trust 2005-W1, asset-backed notes, Series 2005-W1, by Citi Residential Lending, Inc., as Attorney-in-Fact, is signed to the foregoing Reaffirmation Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of the agreement, he, as such officer and with full authority, executed the same voluntarily for and as the act of said company.

Given under my hand and seal of office this the 17th day of Sept., 2009.



Carol A. Kuske
NOTARY PUBLIC
My commission expires: 12-28-12

This Instrument Prepared By:
Robert J. Wermuth
STEPHENS, MILLIRONS, HARRISON & GAMMONS. P.C.
P. O. Box 307
Huntsville, AL 35804