

WAIVER OF RIGHT OF REDEMPTION

The undersigned, John Brandon Callahan, having the statutory right to redeem from foreclosure of that certain mortgage, dated the 12th day of October, 2007 and recorded in Instrument # 20071019000485750 in the Office of the Judge of Probate of Shelby County, Alabama, and subsequently transferred, and assigned by Instrument Number 20100301000059850 said foreclosure being evidence by foreclosure deed, dated the 29th day of October, 2010 and recorded in Instrument # 20101109000375640 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 he will not exercise any such right to redeem from the foreclosure of the aforesaid mortgage.

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

Date this the 7th day of Dec., 2010.

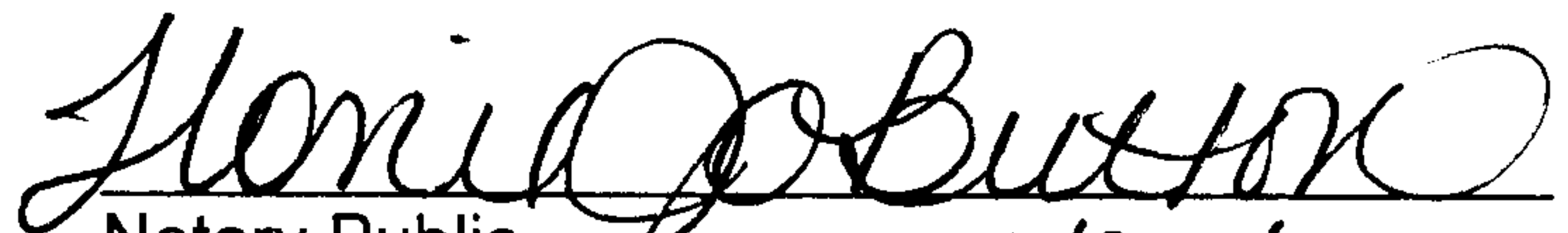


John Brandon Callahan

STATE OF ALABAMA
COUNTY OF SHELBY

I, a Notary Public in and for said county, in said state, hereby certify that John Brandon Callahan, whose name is signed to the foregoing waiver, and who is known to me, acknowledged before me on this day that, being informed of the contents of the waiver, he executed the same voluntarily.

Given under my hand and official seal this the 7th day of Dec., 2010.


Notary Public
My Commission expires 10/23/12

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 23, 2012
BONDED THROUGH NOTARY PUBLIC UNDERWRITERS