

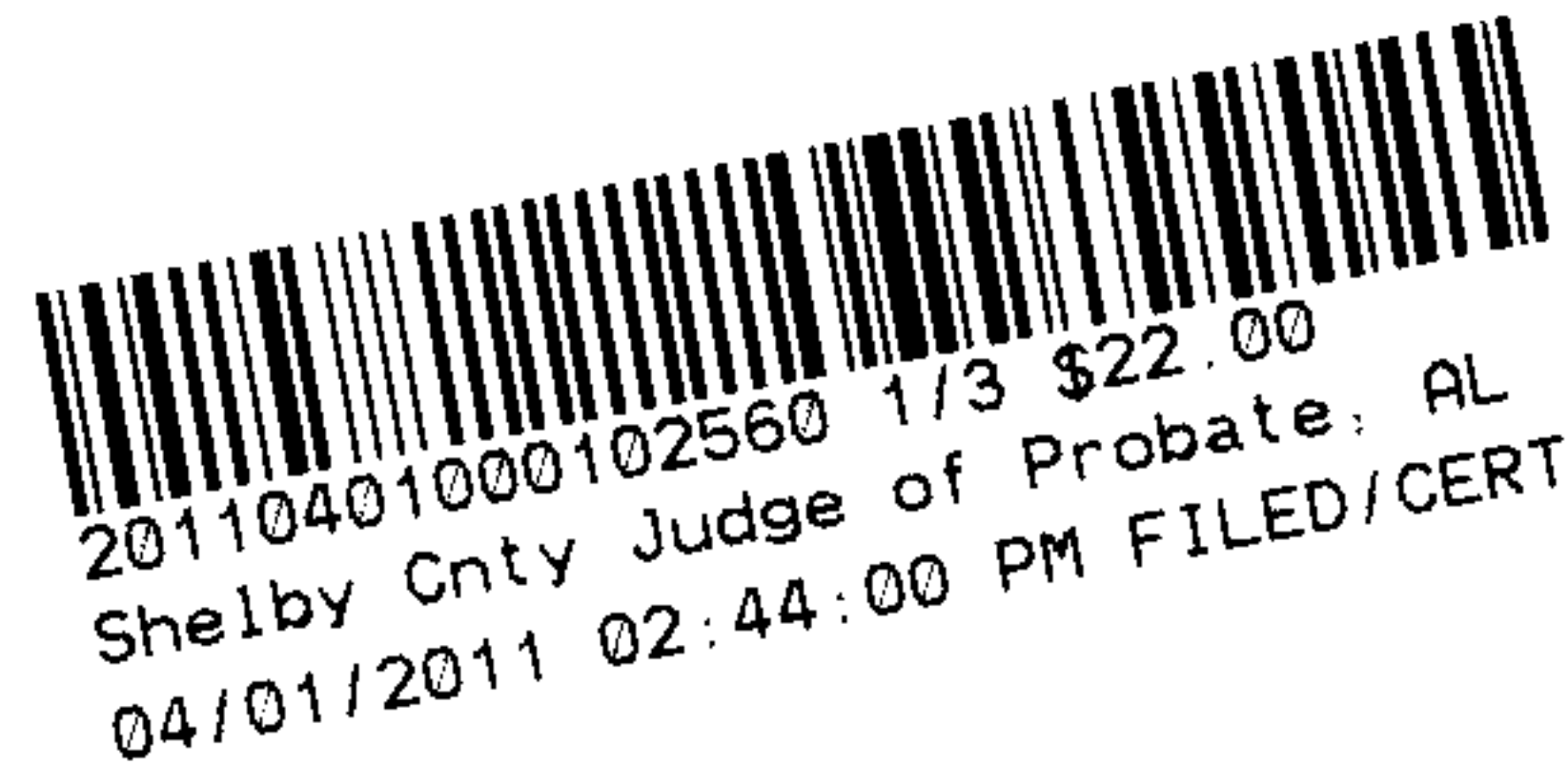
SEND TAX NOTICE TO:

CitiFinancial Corporation
3232 W. Royal Lane
Irving, TX 75063

CM #: 204492

STATE OF ALABAMA)

COUNTY OF SHELBY)



FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 26th day of May, 2009, Mrs. Wilbur W. Handley, A/K/A Bobbie R. Handley, an unmarried woman, executed that certain mortgage on real property hereinafter described to CitiFinancial Corporation, LLC, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20090528000202050, said mortgage having subsequently been transferred and assigned to CitiFinancial, Inc., by instrument recorded in Instrument Number 20110214000052230, in the aforesaid Probate Office ("Transferee"); and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said CitiFinancial, Inc. did declare all of the indebtedness secured by said mortgage, subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by



publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of March 2, 2011, March 9, 2011, and March 16, 2011; and

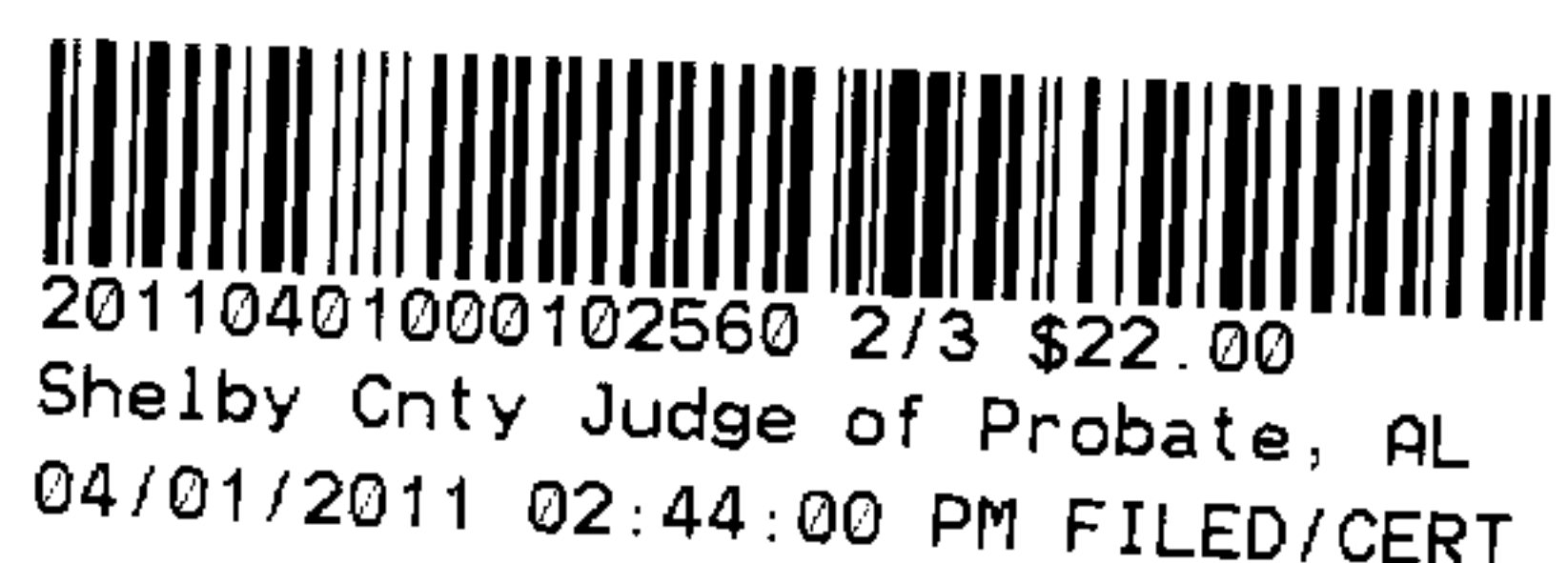
WHEREAS, on March 21, 2011, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and CitiFinancial, Inc. did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Aaron Nelson as member of AMN Consulting, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said CitiFinancial, Inc.; and

WHEREAS, CitiFinancial, Inc., was the highest bidder and best bidder in the amount of Twenty-Six Thousand Five Hundred Seventeen And 80/100 Dollars (\$26,517.80) on the indebtedness secured by said mortgage, the said CitiFinancial, Inc., by and through Aaron Nelson as member of AMN Consulting, LLC as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto CitiFinancial, Inc., all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Commencing at the Northwest corner of the Northwest Quarter of the Northwest Quarter of the Southeast Quarter, Section 20, Township 22, Range 2 West in Shelby County, Alabama and from said point as the point of beginning, run thence South 177 feet, more or less, and to the North right of way line of public road; thence run in an Easterly direction and along the North right of way line of the public road 155 feet to a point; thence run in a Northerly direction 221 feet and to a point on the North line of said Northwest Quarter of the Northwest Quarter of the Southeast Quarter of said Section 20 and said point being 110 feet East of the point of beginning and thence run West 110 feet to the point of beginning. Said lot or parcel of land lying North of and adjacent to the public road and being a part or portion of Tract No. 441 according to Lloyd Realty Company's Map.

TO HAVE AND TO HOLD the above described property unto CitiFinancial, Inc. its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.



IN WITNESS WHEREOF, CitiFinancial, Inc., has caused this instrument to be executed by and through Aaron Nelson as member of AMN Consulting, LLC, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Aaron Nelson as member of AMN Consulting, LLC, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this March 21, 2011.

CitiFinancial, Inc.

By: AMN Consulting, LLC
Its: Auctioneer and Attorney-in-Fact

By: Aaron Nelson
Aaron Nelson, Member

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Nelson, whose name as member of AMN Consulting, LLC acting in its capacity as auctioneer and attorney-in-fact for CitiFinancial, Inc., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he, as such member and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said limited liability company acting in its capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this March 21, 2011.

Brandi Leigh Reed
Notary Public

My Commission Expires: MY COMMISSION EXPIRES OCTOBER 28, 2014

This instrument prepared by:
Colleen McCullough
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727


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Shelby Cnty Judge of Probate, AL
04/01/2011 02:44:00 PM FILED/CERT

