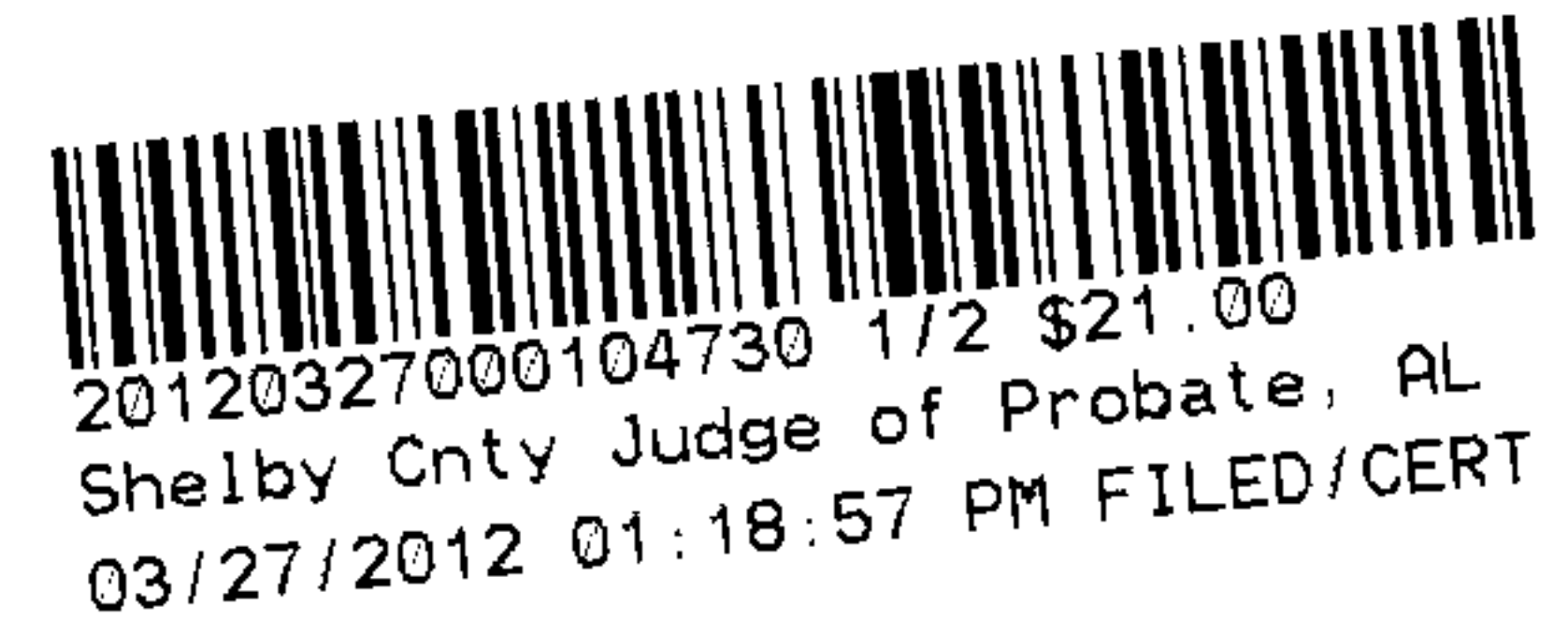


SPECIAL WARRANTY DEED

**STATE OF ALABAMA
COUNTY OF SHELBY**



THIS INDENTURE made this 5TH day of MARCH, 2012.

KNOW ALL MEN BY THESE PRESENTS, that for and in consideration of the sum of Two Hundred Twenty-Three Thousand Dollars and No Cents (\$223,000) and other good and valuable consideration, to the undersigned Grantor, in hand paid by the Grantee herein, the receipt whereof is acknowledged,

**RBS Citizens, N.A. successor in interest to CCO Mortgage Corp., fka
Charter One Mortgage Corp.**

(herein referred to as "Grantor") grants, bargains, sells and conveys unto:

Kenneth Loyd Stoker, Jr.

(herein referred to as "Grantee"), the following described real estate, situated in Shelby County, Alabama, to-wit:

**Lot 109, according to the Amended Map of Riverwoods, First Sector, as recorded in
Map Book 29, Page 120, in the Probate Office of Shelby County, Alabama.**

Property Address: 204 Creekwood Court, Helena, AL 35080

TO HAVE AND TO HOLD unto the said Grantees, its successors and assigns forever.

SUBJECT TO STATUTORY RIGHT OF REDEMPTION, If any, of all parties lawfully entitles thereto pursuant to the Code of Alabama (1975), and the amendments thereto.

PROPERTY SOLD AS IS, WHERE IS, AND WITH ALL FAULTS and Grantor only warrants title from the time it obtained title until the date Grantor conveys its interest in the aforesaid property to the Grantee.

\$217,346.00 of the purchase price herein above has been paid by a purchase money mortgage loan closed simultaneously herewith.

IN WITNESS WHEREOF, the said Grantor, by Michael J. Emerling, who is authorized to execute this conveyance, has hereto set its signature and seal, on this the 5 day of March, 2012 on behalf of RBS Citizens, N.A. successor in interest to CCO Mortgage Corp., fka Charter One Mortgage Corp.

By: [Signature]
RBS Citizens, N.A. successor in interest to CCO Mortgage Corp., fka Charter One Mortgage Corp.

Name: Michael J. Emerling

Title: Vice President

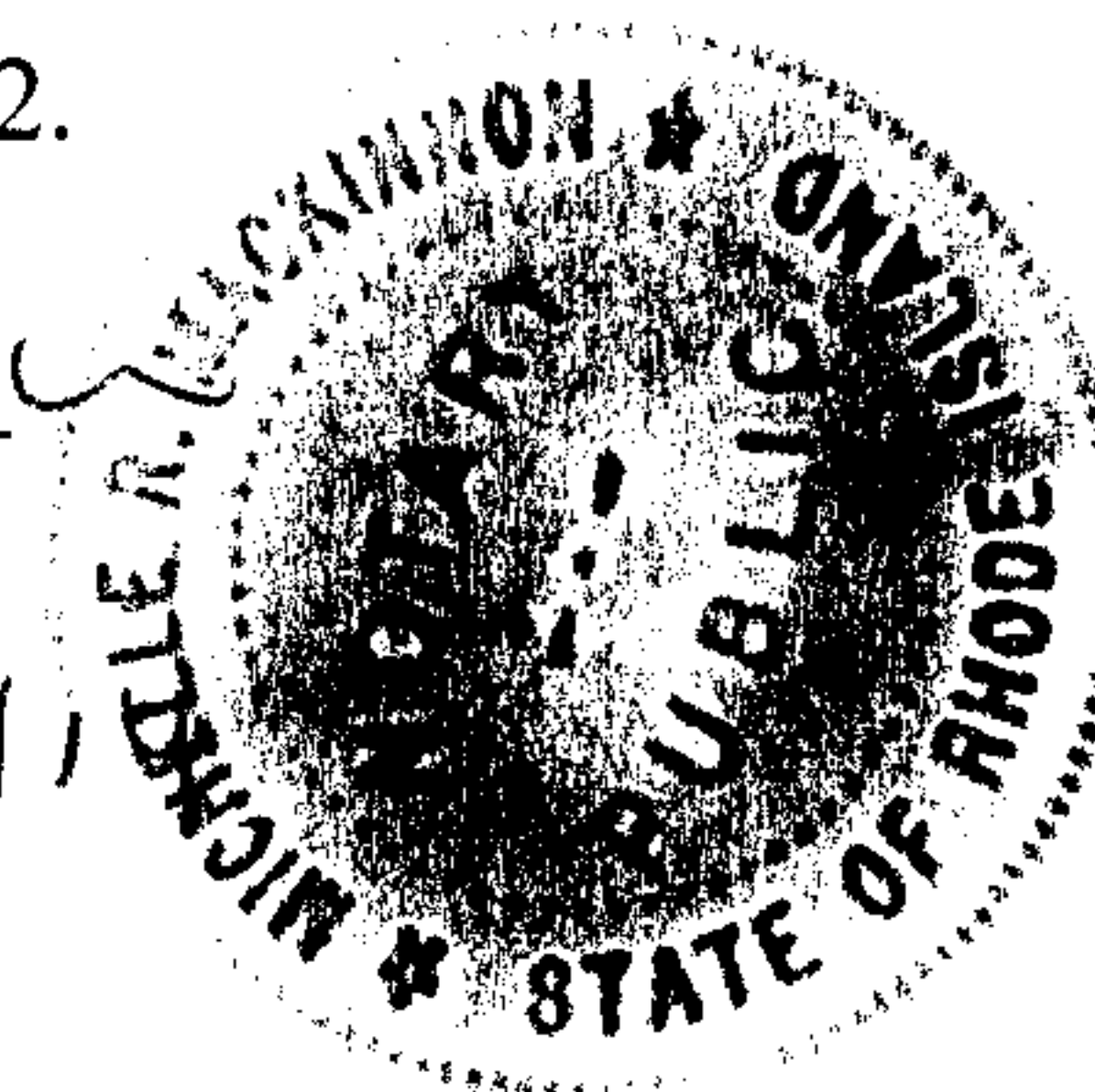
STATE OF Rhode Island
COUNTY OF Providence

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Michael J. Emerling of RBS Citizens, N.A. successor in interest to CCO Mortgage Corp., fka Charter One Mortgage Corp. is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, they (he/she), as such officers and with full authority, executed the same voluntarily for and as the act of said association, acting in its capacity as aforesaid.

Given under my hand and official seal this 5 day of March 2012.

[Signature]
Notary Public

My commission expires: 12/18/11



11-001447
THIS INSTRUMENT PREPARED BY:
SHAPIRO & INGLE, L.L.C.
DAVID M. SIGLER
10130 PERIMETER PARKWAY, SUITE 400
CHARLOTTE, NC 28216

Send Tax Notice To
Kenneth Loyd Stoker, Jr.
204 Creekwood Court
Helena, AL 35080

Shelby County, AL 03/27/2012
State of Alabama
Deed Tax: \$6.00

20120327000104730 2/2 \$21.00
Shelby Cnty Judge of Probate, AL
03/27/2012 01:18:57 PM FILED/CERT