


INVESTOR NUMBER: 011-5775467-703

CitiMortgage, Inc. CM #: 113157

MORTGAGOR(S): KEVIN D. PALMER

Grantee's Address:
Secretary of Housing and Urban Development
c/o Michaelson, Connor & Boul
4400 Will Rogers Parkway
Suite 300
Oklahoma City, OK 73108-183

STATE OF ALABAMA)
COUNTY OF SHELBY)


20130711000283050 1/3 \$19.00
Shelby Cnty Judge of Probate, AL
07/11/2013 10:49:26 AM FILED/CERT

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **CitiMortgage, Inc.**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Housing and Urban Development of Washington, D.C., his Successors and Assigns of Oklahoma City, Oklahoma c/o Michaelson, Connor & Boul 4400 Will Rogers Parkway, Suite 300, Oklahoma City, OK 73108**, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 28, according to the Final Plat Cross Creek Subdivision, as recorded
in Map Book 38, Page 3, in the Probate Office of Shelby County,
Alabama.

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the said Grantor, and all persons claiming by, through, or under it.

Executed on this 6 day of June, 2013.

CITIMORTGAGE, INC.

By: Nicole Galkowski
Nicole Galkowski
Its: Vice President - Document Control

STATE OF Missouri)
COUNTY OF St. Charles)

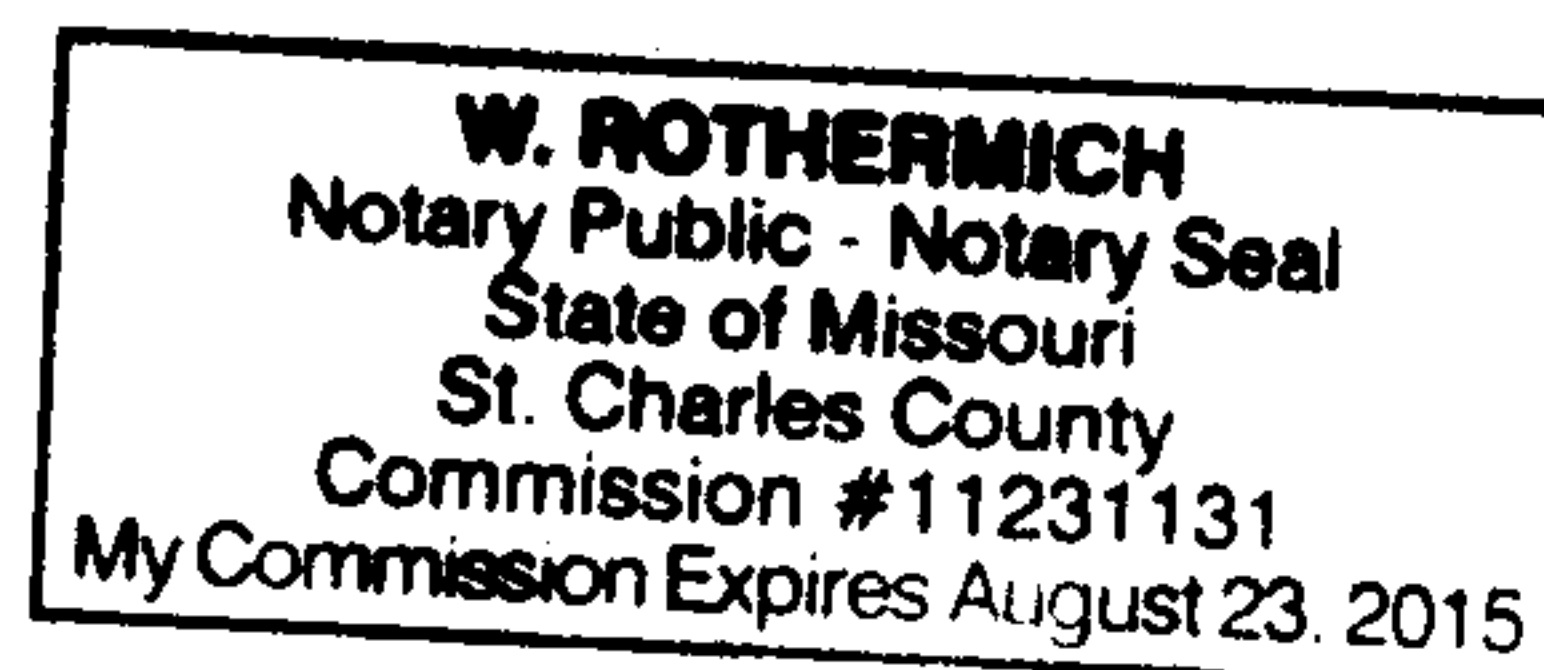
I, W Rothermich, a Notary Public in and for said County in said State, hereby certify that Nicole Galkowski, whose name as Vice President - Document Control of CitiMortgage, Inc., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of said conveyance, he she as such Vice President - Document Control, and with full authority, executed the same voluntarily for and as the act of said ~~Vice President - Document Control~~ Corporation

Given under my hand this the 6th day of June, 2013.

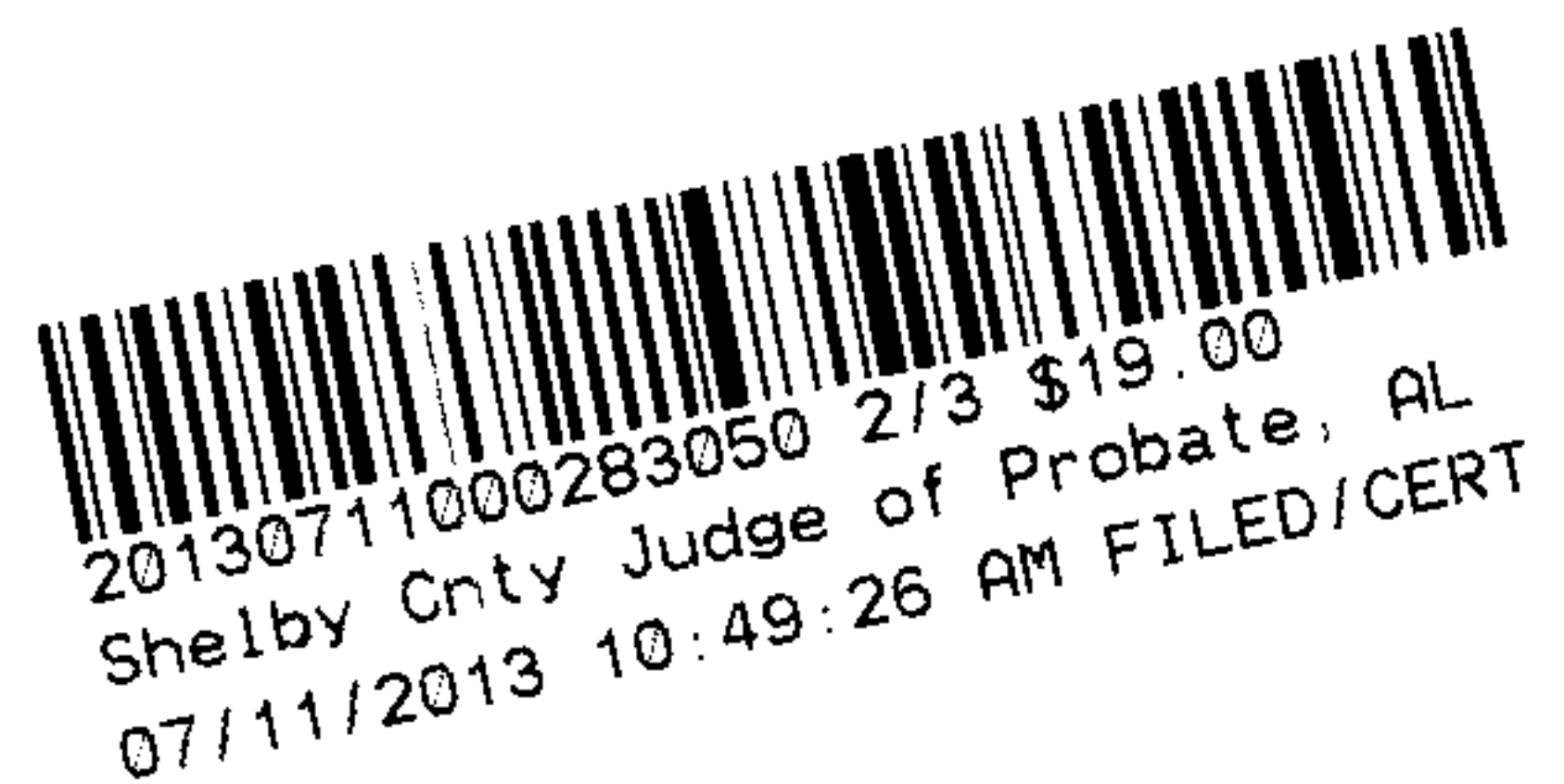
W Rothermich
Notary Public

My Commission Expires: 8/23/15

THIS INSTRUMENT PREPARED BY:
Rebecca Redmond
Sirote & Permutt, P.C.
2311 Highland Avenue South
P. O. Box 55727
Birmingham, AL 35255-5727



Return Address:
Sirote & Permutt, P.C.
2311 Highland Avenue South
P.O. Box 55727
Birmingham, AL 35255-5727



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This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1