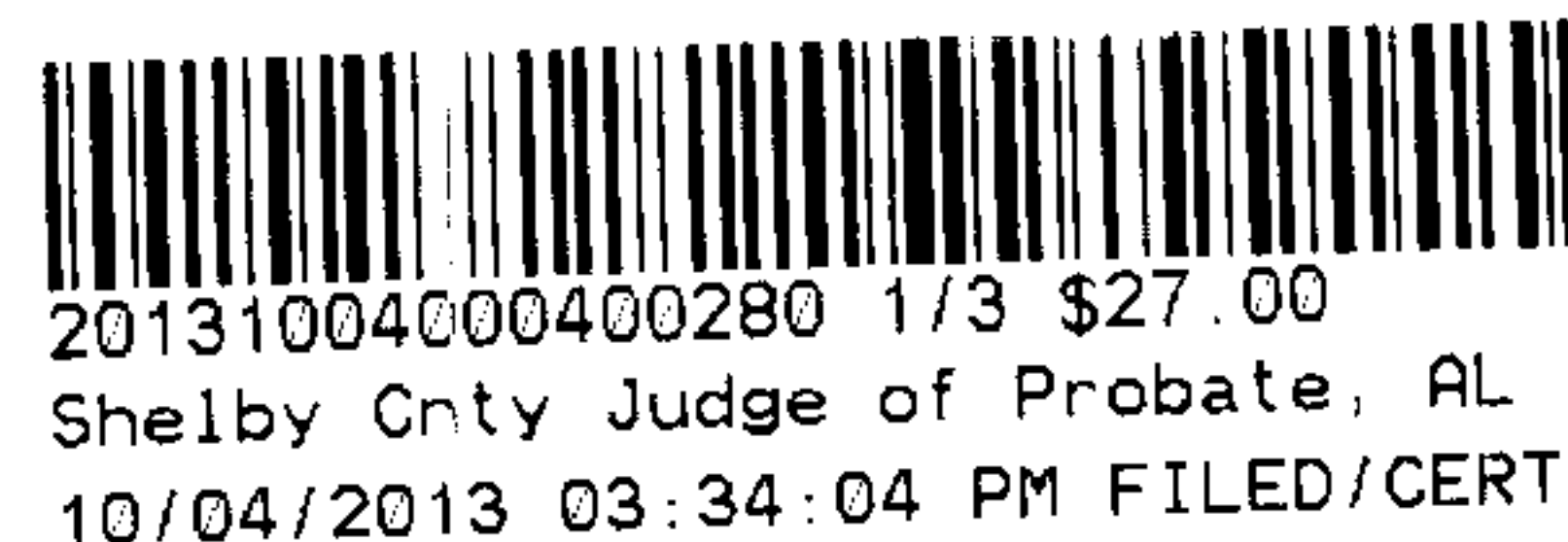


**SALE AND TRANSFER OF NOTE AND SECURITY THEREFOR
WITHOUT RECOURSE**

STATE OF FLORIDA)
COUNTY OF MIAMI-DADE)

STATE OF ALABAMA)
COUNTY OF SHELBY)



File Name:
Account No.
Quantum ID No. 7000068804

BE IT KNOWN, that effective as of May 3, 2013, before the undersigned notaries public, duly commissioned and qualified in and for the states and counties set forth below, and in the presence of the undersigned competent witnesses, personally came and appeared:

RREF RB SBL-AL JKS, LLC (TIN xxx-xx-____) ("Transferor"), an Alabama limited liability company maintaining its principal place of business and having a permanent mailing address at 730 NW 107th Avenue, Suite 400, Miami, Florida 33172, represented herein by and appearing through its undersigned authorized signatories of the attorney-in-fact of Transferor's sole member, duly authorized hereto pursuant to a written authorization;

who declared and acknowledged to the undersigned notary before whom it appeared, that for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Transferor hereby sells, transfers, assigns, delivers, sets over and conveys without warranty or representation, express or implied, by, or recourse against, the Transferor of any kind or nature whatsoever, except those expressly set forth in that certain Loan Purchase and Sale Agreement dated as of May 3, 2013 to:

Urmish R. Patel and Neeta U. Patel, as husband and wife ("Transferee"), having a permanent mailing address at c/o Urmish R. Patel, 225 Cahaba Oaks Trail, Indian Springs, Alabama 35124;

its successors and assigns, all of Transferor's right, title and interest in and to the following:

1. That certain Promissory Note dated July 15, 2011 in the original principal amount of \$747,518.90 from James E. Kelly Sr. and Ruth S. Kelly (collectively, "Borrower") to Regions Bank, an Alabama state-chartered bank, as endorsed and assigned to RREF RB Acquisitions, LLC, and as further endorsed and assigned to Seller, as the same may have been renewed, amended, supplemented, restated, or modified (collectively, the "Note");
2. That certain Mortgage dated March 17, 2000, executed by James E. Kelly Sr. and Ruth S. Kelly, husband and wife, to Regions Bank, as recorded on March 28, 2000, as Instrument No. 2000-09768, in the Office of the Judge of Probate of Shelby County, Alabama, as assigned by

Regions Bank to RREF RB Acquisitions, LLC by that certain Assignment of Security Instrument dated March 8, 2012, recorded on April 2, 2012, as Instrument Number 20120402000113050 in the Office of the Judge of Probate of Shelby County, Alabama, as assigned by RREF RB Acquisitions, LLC to Seller by that certain Assignment of Security Instrument dated January 8, 2013, recorded on March 12, 2013, as Instrument Number 20130312000102810 in the Office of the Judge of Probate of Shelby County, Alabama (collectively, the "Mortgage")

3. That certain Assignment of Rents dated March 17, 2000, executed by James E. Kelly Sr. and Ruth S. Kelly, husband and wife in favor of Regions Bank, and recorded on March 28, 2000, as Instrument No. 2000-09769 in the Office of the Judge of Probate of Shelby County, Alabama, as assigned by RREF RB Acquisitions, LLC to Seller by that certain Assignment of Security Instrument dated January 8, 2013, recorded on March 12, 2013, as Instrument Number 20130312000102810 in the Office of the Judge of Probate of Shelby County, Alabama (the "Assignment of Rents"), which encumbers all those certain parcels and all improvements thereon situated in Shelby County, Alabama.

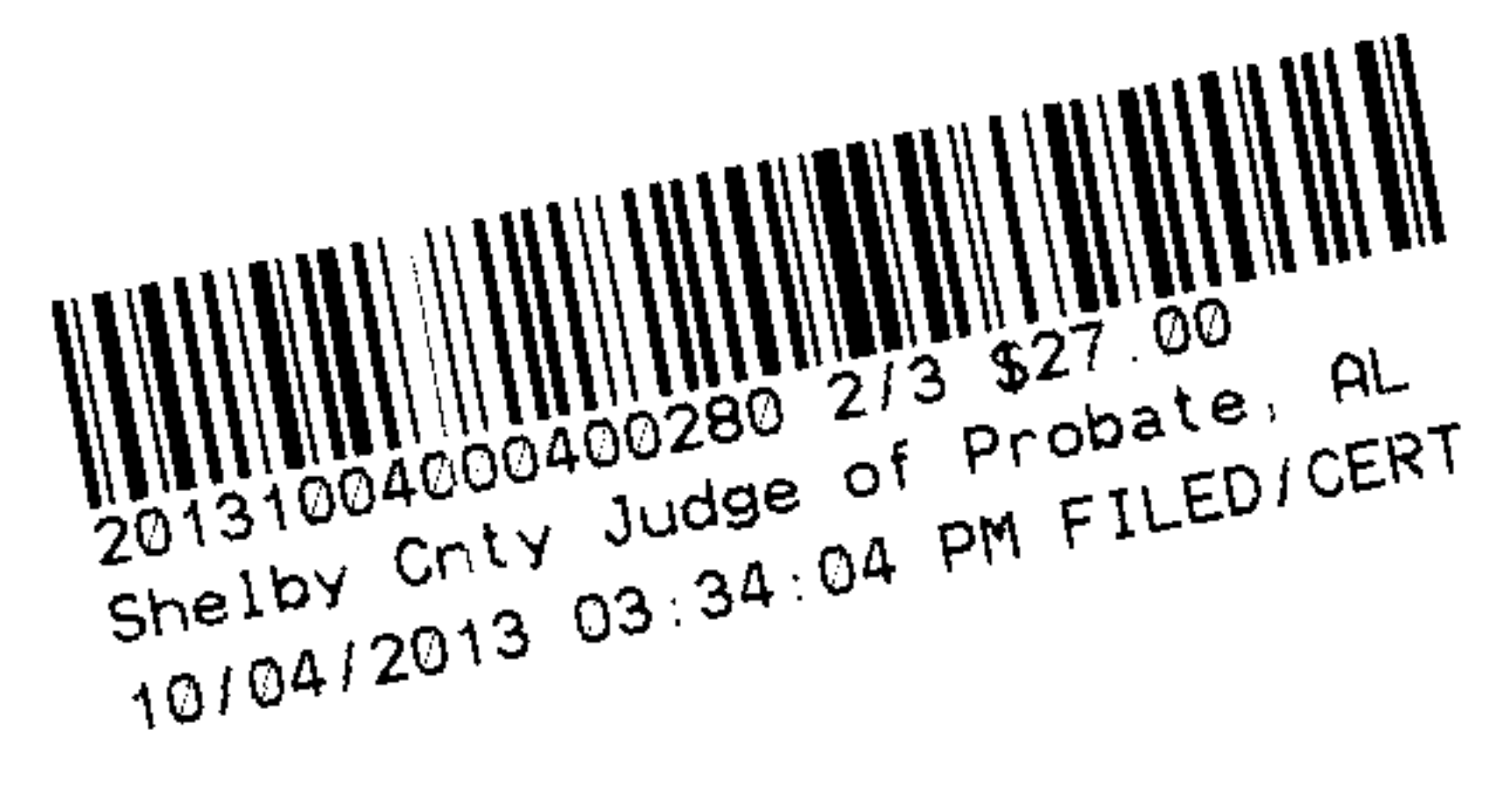
4. All other loan documents executed in connection with the Mortgage, to the extent in Seller's possession.

Transferor then endorsed and assigned the Note to the order of Transferee without warranty or representation, express or implied, by, or recourse against, the Transferor of any kind or nature whatsoever, except those expressly set forth in that certain Loan Sale Agreement dated as of May 3, 2013 among Transferor and Transferee and delivered such Note to Transferee, which acknowledges the receipt thereof.

Except as otherwise provided in that certain Loan Sale Agreement among Transferor and Transferee this Sale and Transfer is made with full subrogation in and to all of the rights, title, and interest Transferor has or may have against the maker(s), mortgagor(s), pledgor(s), guarantor(s), or defendant(s) under the terms of the above-referenced Security.

Except as expressly stated in this Sale and Transfer, Transferor makes no representations or warranties, express or implied, with respect to the Note, the Loan Agreement, the Security, the underlying collateral encumbered by the Security, and/or the transactions contemplated herein.

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THUS DONE AND SIGNED AND PASSED by Transferor in multiple originals at Miami, Florida on the 25 day of September, 2013, in the presence of the undersigned competent witnesses and me, notary, after due reading of the whole.

WITNESSES:

TRANSFEROR:

RREF RB SBL-AL JKS, LLC, an Alabama limited liability company

By: RREF RB ACQUISITIONS, LLC, a Delaware limited liability company, its sole member

By: Rialto Capital Advisors, LLC, a Delaware limited liability company, as its attorney-in-fact

Wendy Monica
Print Name: Wendy Monica

Nickcole James
Print Name: Nickcole James

By: [Signature]
Name: Jonathan Levy
Title: Authorized Signatory

Wendy Monica
Print Name: Wendy Monica

Nickcole James
Print Name: Nickcole James

By: [Signature]
Name: Jonathan Horowitz
Title: Authorized Signatory

[Signature]
NOTARY PUBLIC
Print Name: Ninette Minguez
Bar Commission No. [Blank]
My Commission Expires 9/7/2014
(Affix Seal)

