


**THIS INSTRUMENT WAS PREPARED BY:**

Scott J. Humphrey, Esq.  
3829 Lorna Road, Suite 322  
Hoover, Alabama 35244

**SEND TAX NOTICES TO:**

EverHome Mortgage Company  
8100 Nations Way  
Jacksonville, FL 32256  
Attn: Records Management

STATE OF ALABAMA     )  
SHELBY COUNTY         )

  
20070723000341750 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
07/23/2007 09:38:56AM FILED/CERT

**FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on May 19, 2004, James Eric Outsey and Anitra P. Outsey, husband and wife, executed a certain mortgage on the property hereinafter described to Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, at Instrument No. 20040526000281550; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 mortgagee or any person conducting said sale for the mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation, did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of June 6, June 13, and June 20, 2007; and

WHEREAS, on June 27, 2007, 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 and properly conducted, and Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation, did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott J. Humphrey was the auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation; and


WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Federal National Mortgage Association in the amount of \$139,679.15, which sum of money Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation, offered to credit on the indebtedness secured by said mortgage, and the said Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation, by and through Scott J. Humphrey, as auctioneer conducting said sale and as attorney-in-fact for Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Federal National Mortgage Association the following described property situated in Shelby County, Alabama, to-wit:

Lot 116, according to the Survey of Summer Brook Sector 5, Phase 2, as recorded in Map Book 21, Page 105, Shelby County, Alabama


TO HAVE AND TO HOLD the above described property to Federal National Mortgage Corporation, and its successors and assigns; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

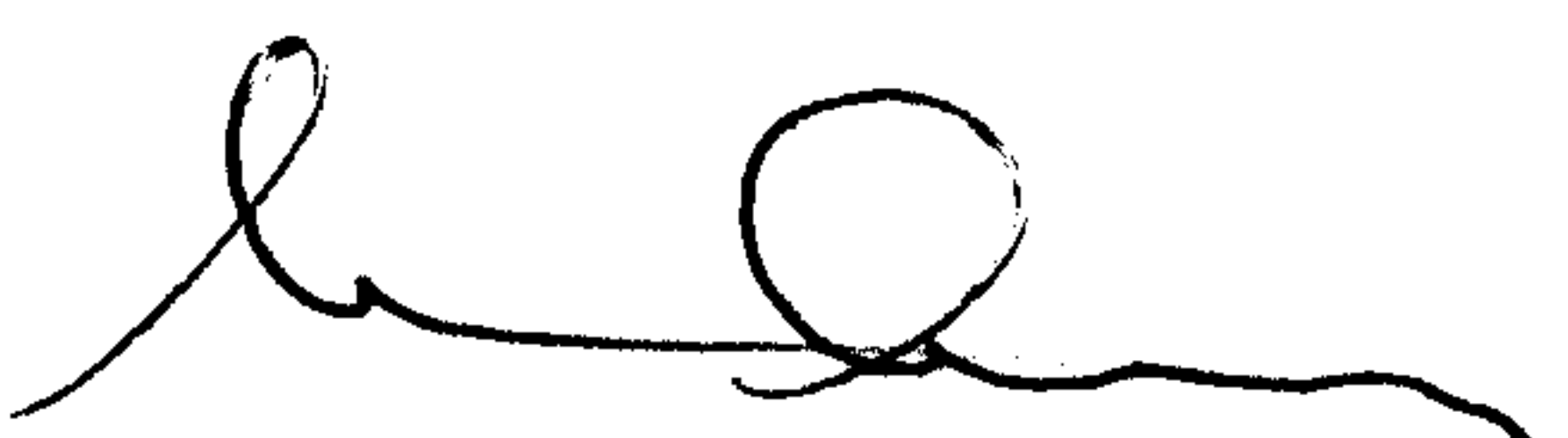
IN WITNESS WHEREOF, James Eric Outsey and Anitra P. Outsey, and Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation, have caused this instrument to be executed by and through Scott J. Humphrey, as auctioneer conducting said sale and as their attorney-in-fact, and Scott J. Humphrey, as auctioneer conducting said sale, has hereto set his hand and seal on this the 27<sup>th</sup> day of June, 2007.

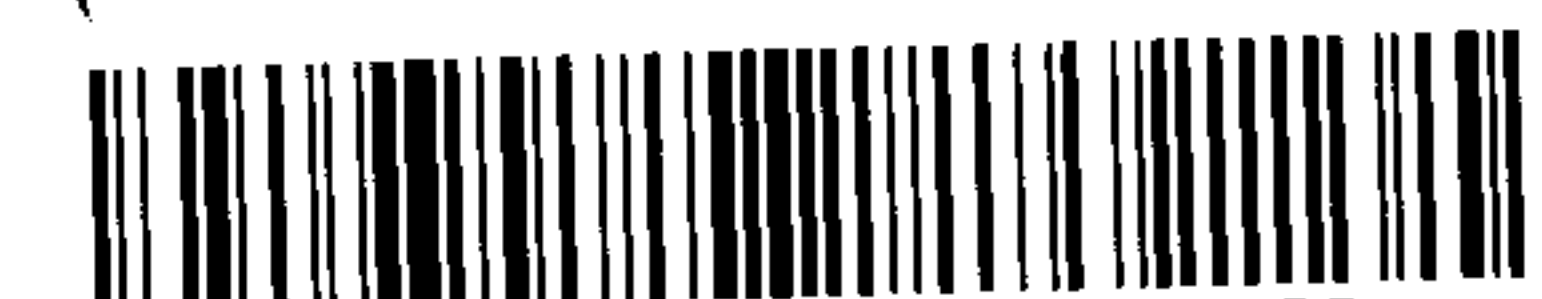
JAMES ERIC OUTSEY and ANITRA P. OUTSEY

By:   
SCOTT J. HUMPHREY, attorney-in-fact

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC., AS NOMINEE FOR IRWIN MORTGAGE  
CORPORATION

By:   
SCOTT J. HUMPHREY, as the person acting as  
auctioneer and conducting the sale  
as its attorney-in-fact

  
SCOTT J. HUMPHREY, as the auctioneer and  
person making said sale

  
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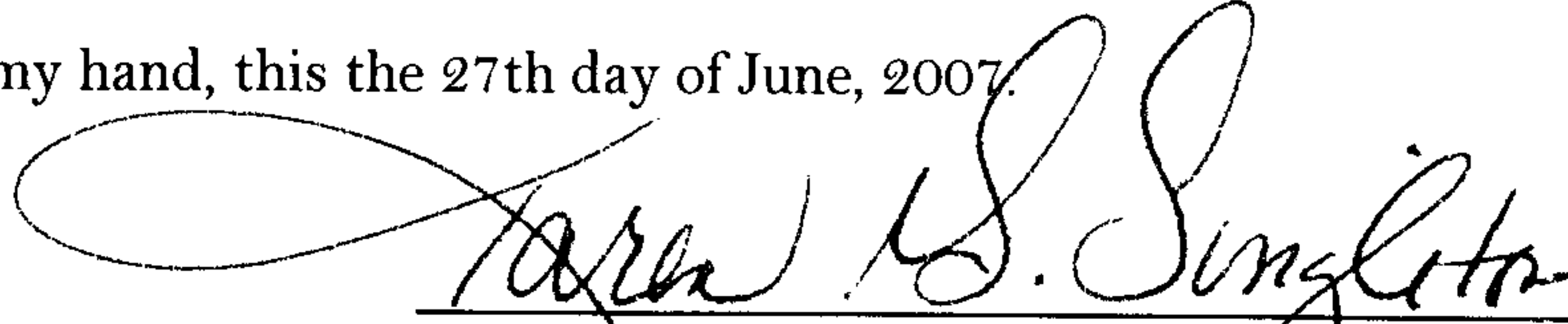


STATE OF ALABAMA           )  
JEFFERSON COUNTY        )

20070723000341750 3/3 \$18.00  
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I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as attorney-in-fact for James Eric Outsey and Anitra P. Outsey; whose name as attorney-in-fact and agent for Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation; and whose name as auctioneer and person making said sale, 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, in his capacity as such attorney-in-fact, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 27th day of June, 2007.

  
\_\_\_\_\_  
Notary Public in and for the State of Alabama,  
at Large  
My Commission Expires: 4/25/2010