


PREPARED BY: JOHN RUDD  
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LLC**

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STATE OF ALABAMA  
COUNTY OF SHELBY

**MSP FILE NO.: 604.0802634AL/plg**  
**LOAN NO.: 2000358535**

  
20080610000236160 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
06/10/2008 12:39:06PM FILED/CERT

### **MORTGAGE FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on October 21, 2005, **Marvis L. Kelser, a married woman and Nakita Oden and Micahel Oden , wife and husband, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc acting solely as nominee for Novastar Mortgage, Inc. it's successors and assigns**, which said mortgage is recorded in Instrument No. 20051107000578190, in the Office of the Judge of Probate of Shelby County, Alabama ; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Mortgage Electronic Registration Systems, Inc acting solely as nominee for Novastar Mortgage, Inc. it's successors and assigns did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in the Shelby County Reporter, a newspaper of general circulation in Shelby County, Alabama, in its issues of 3/5, 3/12 and 3/19/2008 and 4/2/2008; and

WHEREAS, on May 1, 2008, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Novastar Mortgage Services Inc. in the amount of **ONE HUNDRED FIFTY THOUSAND FIVE HUNDRED FIFTY-TWO AND 49/100 DOLLARS (\$ 150,552.49)**; which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to Novastar Mortgage Services Inc.; and

WHEREAS, Mikki Prince, conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of ONE HUNDRED FIFTY THOUSAND FIVE HUNDRED FIFTY-TWO AND 49/100 DOLLARS (\$ 150,552.49), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto Novastar Mortgage Services Inc., and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

LOT 131, ACCORDING TO THE SURVEY OF SUMMERCHASE PHASE 3, AS RECORDED IN MAP BOOK 25, PAGE 65, IN THE PROBATE OFFICE OF SHELBY COUNTY, BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SOURCE OF TITLE: Book 20051107000578180 Page

TO HAVE AND TO HOLD the above described property unto Novastar Mortgage Services Inc., its successors and assigns forever; 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; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.


IN WITNESS WHEREOF, Marvis L. Kelser, a married woman and Nakita Oden and Micahel Oden , wife and husband and Mortgage Electronic Registration Systems, Inc acting solely as nominee for Novastar Mortgage, Inc.

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it's successors and assigns have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 1<sup>st</sup> day of May, 2008

BY: Mikki Prince  
AS: Auctioneer and Attorney-in-fact

  
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I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

Mikki Prince, whose name as attorney-in-fact and auctioneer for Marvis L. Kelser, a married woman and Nakita Oden and Micahel Oden, wife and husband and Mortgage Electronic Registration Systems, Inc acting solely as nominee for Novastar Mortgage, Inc. it's successors and assigns, 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, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 1<sup>st</sup> day of May, 2008.

Iva Dean Roper

NOTARY PUBLIC

My Commission Expires: 12/31/09

Grantee Name / Send tax notice to:  
ATTN: Eric Ogechi  
Saxon Mortgage Services, Inc  
1270 Northland Drive, Suite 200  
Mendota Height, MN 55120