

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
2801 Woodside Street
Dallas, Texas 75204

This Document Prepared By:
RUTH RUHL, P.C.
Ruth Ruhl, Esquire
2801 Woodside Street
Dallas, Texas 75204

Send Tax Notice To:
1001 Semmes Ave. RVW 3054
Richmond, Virginia 23224

Loan No.: 0264143819
Investor No.: B61-720-0264143819

DEED IN LIEU OF FORECLOSURE

State of Alabama §
County of Shelby §

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of the amount owed to Grantee under that certain Note and Mortgage executed by Charles C. Westbrook and Suzanne A. Westbrook, his wife whose address is 124 Lake Chelsea Drive, Chelsea, Alabama 35043 to Mortgage Electronic Registration Systems, Inc., as nominee for SunTrust Mortgage, Inc.

dated June 23rd, 2008, and recorded in Book N/A, Page N/A, Instrument No. 2008070100026780 and further transferred and assigned to SunTrust Mortgage, Inc.

in Book _____, Page _____, Instrument No. 20120229000071070 in the Probate Office of Shelby County, Alabama, and in further consideration of the sum of One Dollar (\$1.00) to the undersigned Grantors, in hand paid by the Grantee herein, the receipt whereof is hereby acknowledged, Charles Westbrook and Suzanne A. Westbrook, husband and wife, (herein referred to as "Grantors"), do grant, bargain, sell and convey unto SunTrust Mortgage, Inc., whose address is 1001 Semmes Ave. RVW 3054, Richmond, Virginia 23224

all of their right, title and interest in the hereinafter described real estate situated in Shelby County, Alabama, which said real estate is described as follows:

20120229000071080 2/4 \$23.00
Shelby Cnty Judge of Probate, AL
02/29/2012 01:08:46 PM FILED/CERT

Loan No.: 0264143819
Investor No.: B61-720-0264143819

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

COMMONLY KNOWN AS: 1424 Stoneykirk Road, Pelham, Alabama 35124

TAX ID: 14-8-28-2-006-017.000

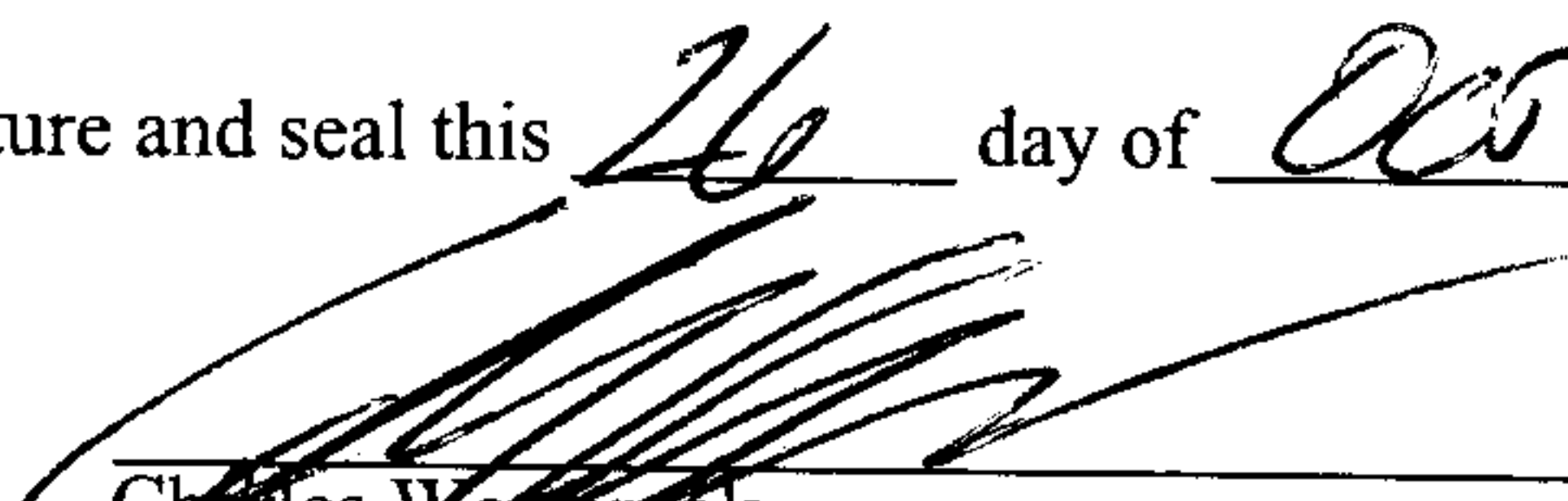
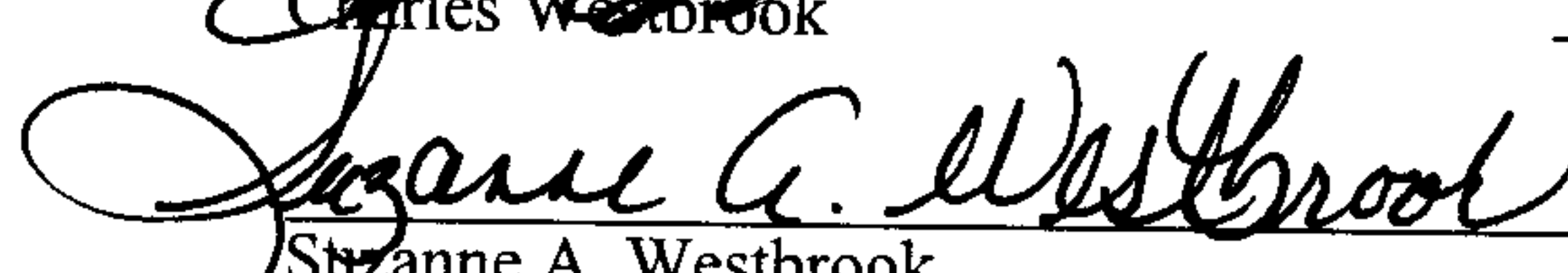
This deed is given in lieu of foreclosure of that certain Mortgage referred to hereinabove.

It is understood and agreed that the lien and title of the Mortgage referred to hereinabove shall be merged in the title hereby conveyed ONLY in the event of the full effectiveness of this conveyance, according to the terms and provisions expressed herein, and that, if for any reason, this conveyance shall be held ineffective in any particular, or in the event of the setting aside of this conveyance and any proceedings instituted under the Bankruptcy Code or otherwise, the Grantee shall be subrogated to, or shall be considered to have retained, all of its lien, title, and rights under the Mortgage, and the indebtedness secured thereby, and, in any such event, said Grantee shall have the right to proceed to a foreclosure of the Mortgage in all respects as if this instrument had not been executed and delivered to the Grantee. Further, it is the intent of the parties hereto, that the execution of the within conveyance by Grantors, and acceptance of delivery of this deed will not operate as a merger of the mortgage lien into the fee of the property in the event the mortgage lien is necessary to protect the Grantee therein from intervening claims or liens of third persons, which were junior to the lien of the Mortgage.

And the Grantors do assign, covenant with the said Grantee that he is lawfully seized of said premises in fee simple; that it is free from all encumbrances except as hereinabove stated; that they have a good right to sell and convey the same as aforesaid; and that they will, and their successors and assigns shall warrant and defend the same unto the said Grantee, its successors and assigns forever, against the lawful claims of any and all persons.

TO HAVE AND TO HOLD to the said Grantee, and to its successors and assigns forever.

IN WITNESS WHEREOF, the said, has hereunto set signature and seal this 26 day of Oct, 2011.


Charles Westbrook (Seal)
-Grantor

Suzanne A. Westbrook (Seal)
-Grantor

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20120229000071080 3/4 \$23.00
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GRANTOR ACKNOWLEDGMENT

State of Alabama §
County of Shelby §

I, Melanie M. Fordham, Notary Public [name and style of officer], hereby certify that
Charles Westbrook and Suzanne A. Westbrook


whose name is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this 26 day of October, A.D. 2011.

(Seal)

Melanie M Fordham
Notary, Alabama at Large
Style of Officer Notary Public

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20120229000071080 4/4 \$23.00
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EXHIBIT "A"

LYING AND BEING IN THE COUNTY OF SHELBY, STATE OF ALABAMA, TO-WIT:

LOT 478, ACCORDING TO THE FINAL PLAT OF STONEYKIRK AT BALLANTRAE, PHASE III, AS
RECORDED IN MAP BOOK 35, PAGE 11, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO CHARLES WESTBROOK AND SUZANNE A.
WESTBROOK, BY CORPORATION JOINT SURVIVORSHIP DEED, FROM BLAIR HOMES, INC., DATED
AUGUST 31, 2006, AND RECORDED SEPTEMBER 5, 2006, IN INSTRUMENT NO. 20060905000436630,
SAID PROBATE COURT, SHELBY COUNTY, ALABAMA.