

THIS INSTRUMENT PREPARED BY:
Carlos E. Heaps, Attorney
2019 Third Avenue North/Ste.300
Birmingham, Alabama 35203

SEND TAX NOTICES TO:
Household Finance Corp.
P. O. Box 8632
Elmhurst, IL 60126

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That WHEREAS, ON, TO-WIT:
July 22, 1997, Karl D. Brady and Mary P. Brady, husband wife,
executed a certain mortgage on the property hereinafter described
to Household Finance Corporation of Alabama, which said mortgage
is recorded on Instrument 1997-23238 in the office of the Judge of
Probate of Shelby County, Alabama, and

WHEREAS, default was made in the payment of the indebtedness
secured by said mortgage and Household Finance Corporation of
Alabama, the owner and holder of said mortgage, the debt thereby
secured, and the property therein described, did declare all of the
indebtedness secured by said mortgage due and payable, after giving
notice more than thirty (30) days prior thereto, in accordance with
the provisions of said mortgage, by certified mail, and

WHEREAS, notice of foreclosure of said mortgage and of the
sale of said property, in accordance with the terms of said
mortgage, was given by publication in the Shelby County Reporter,
a newspaper of general circulation in Shelby County, Alabama, in
its issues of May 26, June 2 and 9, 1999 and

WHEREAS, on June 25, 1999, the day on which the foreclosure
sale 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 Household Finance Corporation of Alabama, as
mortgagee, did offer for sale and sell at public outcry at the main
entrance of the Courthouse at Columbiana, Shelby County, Alabama,
the property hereinafter described; and

WHEREAS, Carlos E. Heaps, was the Auctioneer who conducted
said foreclosure sale and was the person conducting said sale for
the said Household Finance Corporation of Alabama; and

WHEREAS, the highest and best bid obtained for the property
described in the aforementioned mortgage was the bid of Household
Finance Corporation of Alabama, in the amount of One Hundred Thirty
One Thousand, Five Hundred Six and 00/100 Dollars (\$131,506.00) on
the indebtedness secured by the said mortgage, the said Household
Finance Corporation of Alabama, by and through Carlos E. Heaps, as

06/28/1999-26922
11:27 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MMS 14.50

Inst # 1999-26922

Auctioneer conducting said sale and as attorney-in-fact for Household Finance Corporation of Alabama, and the said Russell S. Terry, the Auctioneer conducting said sale, do hereby grant, bargain, sell and convey unto the said Household Finance Corporation of Alabama, the following described real estate situated, lying and being in Shelby County, Alabama, to-wit:

Lot 16, according to the Survey of Dearing Downs, 4th Addition, as recorded in Map Book 9, Page 179, in the office of the Judge of Probate of Shelby County, Alabama, subject to all easements, restrictions, reservations, and rights of way record.

TO HAVE AND TO HOLD the above described property unto Household Finance Corporation of Alabama, 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, and, subject also to easements and restrictions of record in the Shelby County Probate Office, and the lien for current ad valorem taxes.

IN WITNESS WHEREOF, Household Finance Corporation of Alabama has caused this instrument to be executed by and through Carlos E. Heaps as Auctioneer conducting said sale, and as attorney in fact, and Carlos E. Heaps as Auctioneer conducting said sale has hereto set his hand and seal on this the 25th day of June, 1999.

KARL D. BRADY
MARY P. BRADY

HOUSEHOLD FINANCE CORPORATION
OF ALABAMA

BY: 
AUCTIONEER & ATTORNEY-IN-FACT

BY: 
AUCTIONEER & ATTORNEY-IN-FACT

CARLOS E. HEAPS


AUCTIONEER CONDUCTING SALE

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public, for said State and County, hereby certify that Carlos E. Heaps, whose name as Auctioneer and the person conducting said sale for the Mortgagee, 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 the conveyance, he, in his capacity as such Auctioneer and the person conducting said sale for the Mortgagee and with full authority, executed this instrument voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 25th day of June, 1999.


NOTARY PUBLIC

My commission expires: 3/27/2003

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