

SEND TAX NOTICE TO:
Flagstar Bank, F.S.B.
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
(#971012179)

STATE OF ALABAMA)
COUNTY OF SHELBY)

Return To S. Campbell
Grove & Permutt, P.C.
~~222~~ Arlington Avenue
P. O. Box 55727
Birmingham, Alabama 35255

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 30th day of June, 1997, Candice M. McKenzie, a married individual, executed that certain mortgage on real property hereinafter described to Johnson & Associates Mortgage Co., Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument 1997-20594; said mortgage subsequently transferred and assigned to Flagstar Bank, F.S.B., recorded in Instrument 1997-23661; and

WHEREAS, in and by said mortgage, the Mortgagee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) 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 thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Flagstar Bank, F.S.B. did declare all of the indebtedness secured by said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of May 17, 24, 31, 2000, 2000; and

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SHELBY COUNTY JUDGE OF PROBATE
003 HNS 14.50

Inst # 2000-19820

WHEREAS, on June 13, 2000, 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 conducted, and Flagstar Bank, F.S.B. did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, James Dennis Campbell was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Flagstar Bank, F.S.B.; and

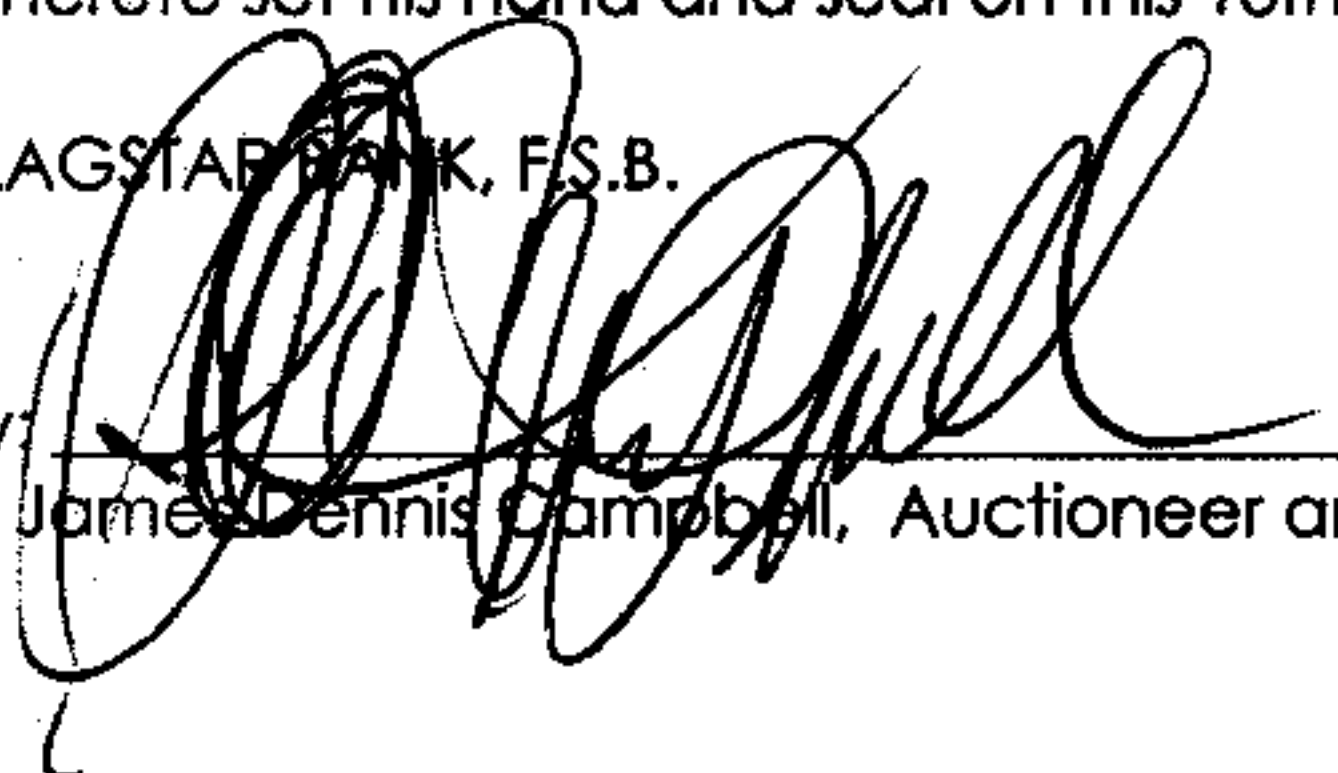
WHEREAS, Flagstar Bank, F.S.B. was the highest bidder and best bidder in the amount of One Hundred Forty-Nine Thousand, Seven Hundred Eighty-Two and 66/100 Dollars (\$149,782.66) on the indebtedness secured by said mortgage, the said Flagstar Bank, F.S.B., by and through James Dennis Campbell as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Flagstar Bank, F.S.B., all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 150, according to the Survey of Kentwood, Third Addition, Phase Three, as recorded in Map Book 20, page 79, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Flagstar Bank, F.S.B., its successors/heirs and assigns forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama.

IN WITNESS WHEREOF, Flagstar Bank, F.S.B., Mortgagee, has caused this instrument to be executed by and through James Dennis Campbell as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said James Dennis Campbell, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his hand and seal on this 13th day of June, 2000.

FLAGSTAR BANK, F.S.B.

By: 

James Dennis Campbell, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James
Dennis Campbell, whose name as auctioneer and attorney-in-fact for Flagstar Bank, F.S.B., Mortgagee
is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date,
that being informed of the contents of the conveyance, he, as such auctioneer and attorney-in-fact and
with full authority, executed the same voluntarily on the day the same bears date for and as the act of
said Mortgagee.

Given under my hand and official seal on this 13th day of June, 2000.

Misti M. Brashoe
Notary Public
My Commission Expires: 4/11/2004

This instrument prepared by:
Jerry E. Held, Esquire
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727

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