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MSP FILE NO.: 156.991077AL/MEM

LOAN NO.: 2249583

STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on May 13, 1994, **Melissa Usher, Unmarried, Party of the First Part**, executed a certain mortgage to **Liberty Mortgage Corporation**, which said mortgage is recorded in Instrument No. 1994-16459, in the Office of the Judge of Probate of Shelby County, Alabama. Which said Mortgage was last sold, assigned and transferred to GE Capital Mortgage Services, Inc., Party of the Second Part, by instrument dated May 23, 1994 and recorded in Real Property Book 1994, at page 16458, in said Probate Office; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and GE Capital Mortgage Services, Inc. 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 1/31, 2/7 and 2/14/01; and

WHEREAS, on March 8, 2001, 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 GE Capital Mortgage Services, Inc. in the amount of **NINETY-NINE THOUSAND ONE HUNDRED SIXTY-THREE AND 67/100 DOLLARS (\$ 99,163.67)**; 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 GE Capital Mortgage Services, Inc.; and

WHEREAS, James Greer, Esq., 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 **NINETY-NINE THOUSAND ONE HUNDRED SIXTY-THREE AND 67/100 DOLLARS (\$ 99,163.67)**, 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 GE Capital Mortgage Services, Inc., and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Inst # 2001-10088
03/20/2001-10088
11:52 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HB 15.00

Inst # 2001-10088

Lot 29, Block 9, according to the Amended Map of Bermuda Lake Estates, Second Sector, as recorded in Map Book 10, Page 88 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto GE Capital 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, Melissa Usher, Unmarried and GE Capital Mortgage Services, Inc. have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 8th day of March, 2001.

BY:

AS:


Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that James Greer, Esq., whose name as attorney-in-fact and auctioneer for Melissa Usher, Unmarried and GE Capital Mortgage Services, Inc., 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 8th day of March, 2001.



NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 23, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Inst # 2001-10088

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