

**THIS INSTRUMENT WAS PREPARED BY:**

Scott J. Humphrey, L.L.C.  
3825 Lorna Road, Suite 202  
Hoover, Alabama 35244

**SEND TAX NOTICES TO:**

CitiFinancial Mortgage Company, Inc.  
1111 Northpoint Drive, Building 4, Suite 100  
Coppell, TX 75019-3831

STATE OF ALABAMA )

COUNTY OF SHELBY )

**FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on June 9, 2000, Gary Lee Irvine and spouse, Sharon Irvine, executed a certain mortgage on the property hereinafter described to First Choice Funding, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 2000-24084, said mortgage having been subsequently transferred and assigned to CitiFinancial Mortgage Company, Inc. by instrument recorded in aforesaid records; and

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

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said CitiFinancial Mortgage Company, Inc., did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage by publication in The Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of September 26, October 3, and October 10, 2001; and

WHEREAS, on October 18, 2001, the day on which the foreclosure was due to be held under

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SHELBY COUNTY JUDGE OF PROBATE  
003 HEL 18.00

Inst # 2001-46106

the terms of said notice, between the legal hours of sale, said foreclosure was duly and properly conducted, and CitiFinancial Mortgage Company, Inc., did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott J. Humphrey was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said CitiFinancial Mortgage Company, Inc.; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of CitiFinancial Mortgage Company, Inc., in the amount of Eighty-nine Thousand Five Hundred and No/100 Dollars (\$89,500.00), which sum of money CitiFinancial Mortgage Company, Inc., offered to credit on the indebtedness secured by said mortgage, and the said CitiFinancial Mortgage Company, Inc., by and through Scott J. Humphrey, as Auctioneer conducting said sale and as Attorney-in-Fact for CitiFinancial Mortgage Company, Inc., does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said CitiFinancial Mortgage Company, Inc. the following described property situated in Shelby County, Alabama, to-wit:

Lot 14, Block 1, according to the Survey of Mission Hills, First Sector, as recorded in Map Book 6, Page 47, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property to CitiFinancial Mortgage Company, Inc. and its successors and assigns; 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.

IN WITNESS WHEREOF, Gary Lee Irvine, Sharon Irvine and CitiFinancial Mortgage Company, Inc., have caused this instrument to be executed by and through Scott J. Humphrey, as Auctioneer conducting said sale, and as their Attorney-in-Fact, and Scott J. Humphrey, as Auctioneer conducting said sale, has hereto set his hand and seal on this the 18th day of October, 2001.

GARY LEE IRVINE and SHARON IRVINE

By:   
SCOTT J. HUMPHREY, Attorney-in-Fact

CITIFINANCIAL MORTGAGE COMPANY, INC.

By: \_\_\_\_\_

SCOTT J. HUMPHREY, The person acting as  
Auctioneer and conducting the sale  
as its Attorney-in-Fact

\_\_\_\_\_  
SCOTT J. HUMPHREY, As the Auctioneer and  
person making said sale

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as Attorney-in-Fact for Gary Lee Irvine and Sharon Irvine; whose name as Attorney-in-Fact and agent for CitiFinancial Mortgage Company, Inc.; and whose name as Auctioneer and person making said sale, 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, in his capacity as such Attorney-in-Fact and agent, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 18th day of October, 2001.

\_\_\_\_\_  
Notary Public in and for the State of Alabama,  
at Large

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Aug. 11, 2002  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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