

SEND TAX NOTICE TO:
U.S. Bank Home Mortgage
4801 Frederica Street
Owensboro, KY 42301
(#6003037049)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 30th day of April, 1999, David Michael Kenny and wife, Laurie Alice Kenny, 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 #1999-18505, said mortgage having subsequently been transferred and assigned to Firststar Bank, N.A., by instrument recorded in Instrument No. 1999-39110, in the aforesaid Probate Office; and

WHEREAS, in and by said mortgage, the Transferee 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 Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee 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 Firststar Bank, N.A. n/k/a U.S. Bank, N.A. 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

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mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of September 25, 2002, October 2, 2002, and October 9, 2002; and

WHEREAS, on November 8, 2002, 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 Firststar Bank, N.A. n/k/a U.S. Bank, N.A. 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, Michael Corvin was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Firststar Bank, N.A. n/k/a U.S. Bank, N.A.; and

WHEREAS, U.S. Bank, N.A. was the highest bidder and best bidder in the amount of Seventy Four Thousand Nine Hundred Eleven and 00/100 Dollars (\$74,911.00) on the indebtedness secured by said mortgage, the said Firststar Bank, N.A. n/k/a U.S. Bank, N.A., by and through Michael Corvin as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto U.S. Bank, N.A. all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Commence at the SW corner of Section 34, Township 21 South, Range 1 East; thence proceed North 0 degrees 55 minutes West (magnetic bearing) for a distance of 2342.98 feet to a point lying 40 feet east of the centerline of County Highway #77; thence proceed South 2 degrees 14 minutes East: (mb) along a line (R.O.W.) Being 40 feet east of and parallel to said centerline of said County Highway #77 for a distance of 66 feet to the point of beginning of the parcel of land herein described; thence continue in the same direction along said R.O.W. for a distance of 244 feet to a ditch; thence proceed in a northeasterly direction along said ditch for a distance of 230 feet; more or less, (having a chord distance of 221.6 feet) to a point, thence proceed North 2 degrees 14 minutes West (mb) for a distance of 171.2 feet to a point; thence turn an angle of 89 degrees 27 minutes to the left and proceed for a distance of 210.00 feet to the point of beginning.

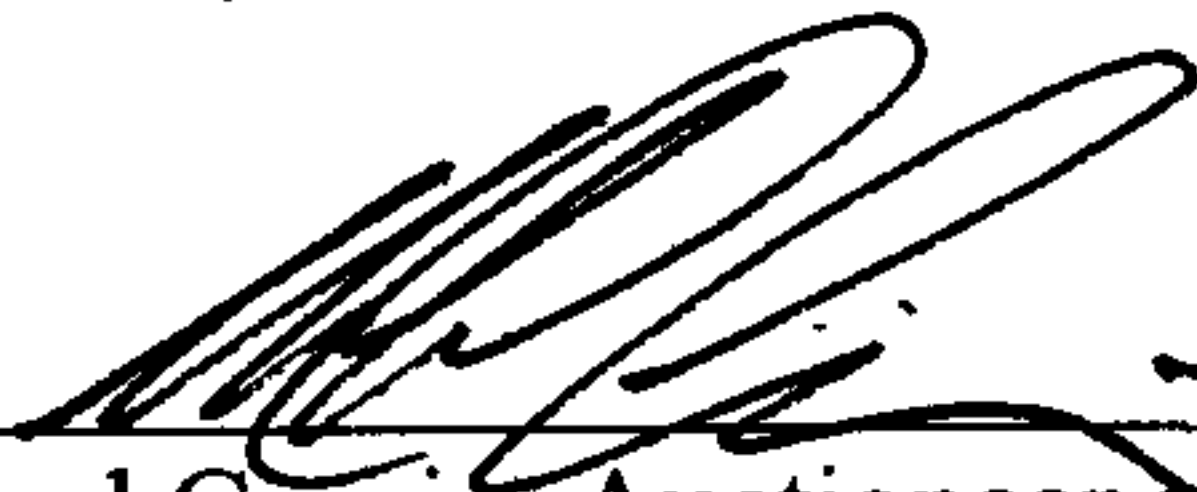
This mortgage also covers the following equipment located on this property: Range/oven, Fan/Hood, Dishwasher.

TO HAVE AND TO HOLD the above described property unto U.S. Bank, N.A., 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; and also subject to all

recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Firststar Bank, N.A. n/k/a U.S. Bank, N.A. , has caused this instrument to be executed by and through Michael Corvin, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Michael Corvin, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this 8th day of November, 2002.

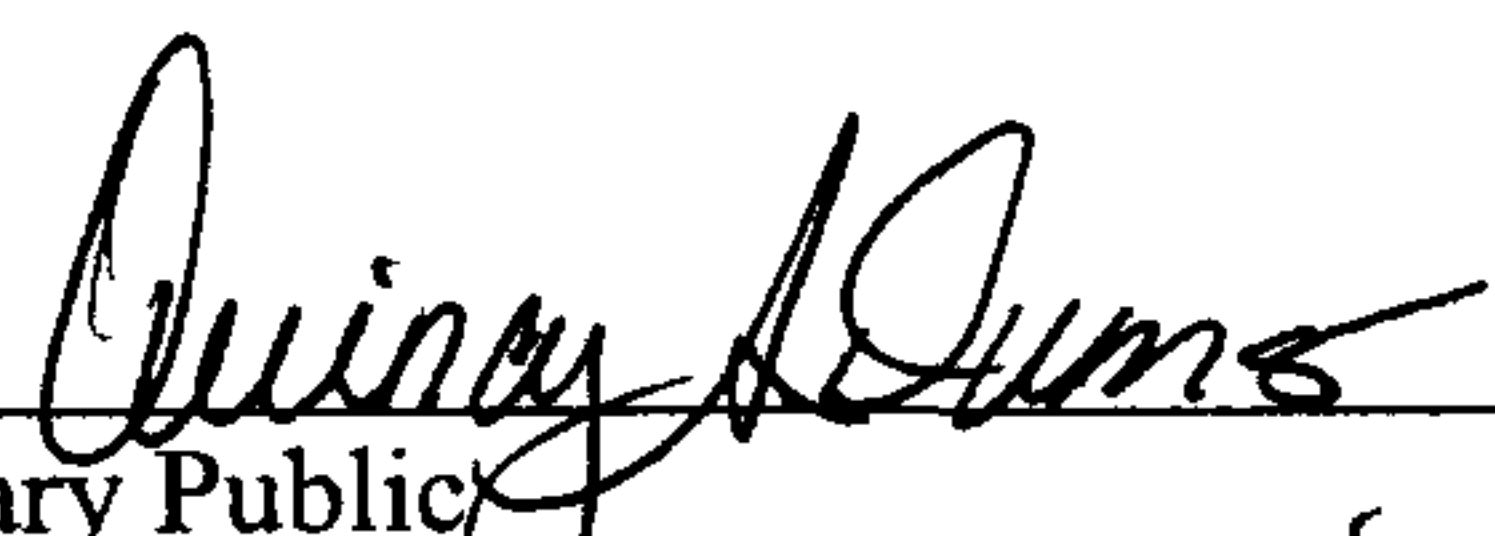
Firststar Bank, N.A. n/k/a U.S. Bank, N.A.

By: 
Michael Corvin, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as auctioneer and attorney-in-fact for Firststar Bank, N.A. n/k/a U.S. Bank, N.A. , 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/she, 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 Transferee.

Given under my hand and official seal on this 8th day of November, 2002.


Notary Public
My Commission Expires: 3/3/2003

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