

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

Adam Kirby
52533064

KNOW ALL MEN BY THESE PRESENTS: That, Adam Kirby and Brittany Kirby, Husband and Wife did, on to-wit, on February 1, 2002, execute a mortgage to Mortgage Electronic Registration Systems, Inc., which mortgage is recorded in Instrument #2002/06742; re-recorded in 20030212000088320 et seq., 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 the said Mortgage Electronic Registration Systems, 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, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of January 22, 29, February 05, 2003; and

WHEREAS, on the February 12, 2003, 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 sale was duly and properly conducted, and Mortgage Electronic Registration Systems, Inc. did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of Mortgage Electronic Registration Systems, Inc., in the amount of One Hundred Eleven Thousand Seventy-One And 77/100ths (\$111,071.77), which sum the said Mortgage Electronic Registration Systems, Inc. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of One Hundred Eleven Thousand Seventy-One And 77/100ths (\$111,071.77), cash, the said Adam Kirby and Brittany Kirby, Husband and Wife, acting by and through the said Mortgage Electronic Registration Systems, Inc., by KIM VANDEGRIFF, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Mortgage Electronic Registration Systems, Inc., by KIM VANDEGRIFF, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and KIM VANDEGRIFF, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Mortgage Electronic Registration Systems, Inc., the following described real estate situated in Shelby County, Alabama, to-wit:


Lot 170, according to the Survey of Camden Cove, ^{Sector} ~~Section~~ III, as recorded in Map Book 28, Page 3, in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto Mortgage Electronic Registration Systems, Inc., forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.


IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc., has caused this instrument to be executed by KIM VANDEGRIFF, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said KIM VANDEGRIFF, has executed this instrument in his capacity as such auctioneer on this the February 12, 2003.


Adam Kirby and Brittany Kirby, Husband and Wife
Mortgagors

By Mortgage Electronic Registration Systems, Inc.
Mortgagee or Transferee of Mortgagee

By 
KIM VANDEGRIFF, as Auctioneer and the person conducting
said sale for the Mortgagee or Transferee of Mortgagee

Mortgage Electronic Registration Systems, Inc.
Mortgagee or Transferee of Mortgagee

By 
KIM VANDEGRIFF, as Auctioneer and the person conducting
said sale for the Mortgagee or Transferee of Mortgagee

By 
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said sale for the Mortgagee or Transferee of Mortgagee

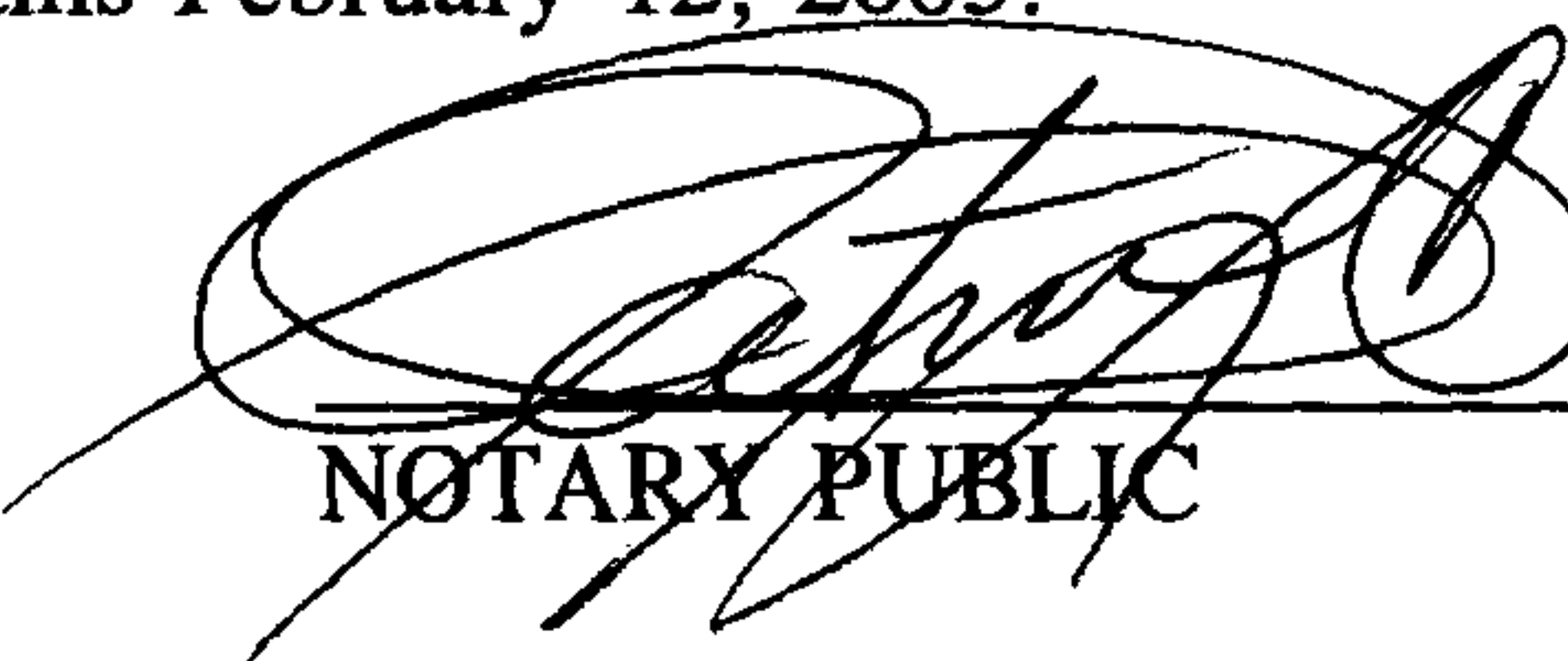
STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that KIM VANDEGRIFF, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of 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 or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears that same date.

Given under my hand and official seal this February 12, 2003.

MY COMMISSION EXPIRES:
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Aug 14, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Instrument prepared by:
CHALICE E. TUCKER
SHAPIRO & TUCKER, L.L.P.
2107 5th Avenue North Suite 500
Birmingham, Alabama 35203
02-2633


NOTARY PUBLIC

GRANTEE'S ADDRESS
P.O. Box 1169
Milwaukee, WI 53201-1169