


**MORTGAGE FORECLOSURE DEED**

  
20031216000808460 Pg 1/2 15.00  
Shelby Cnty Judge of Probate, AL  
12/16/2003 10:54:00 FILED/CERTIFIED

STATE OF ALABAMA  
COUNTY OF SHELBY

)  
)

Philip A. Minshew  
8015946273

KNOW ALL MEN BY THESE PRESENTS: That Phil Minshew a married man, joined with his wife Brenda Minshew did, on to-wit, the May 18, 2001, execute a mortgage to Mortgage Electronic Registration Systems, Inc., which mortgage is recorded in Instrument #2001/31076, re-recorded in Instrument #2002-08982 and re-recorded in Instrument #20031210000799340 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 November 12, 19, 26, 2003; and

WHEREAS, on the December 10, 2003, the day on which the foreclosure sale was due to be held under the terms of said notice, at 2:45 p.m., 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 Nineteen Thousand One Hundred Thirty-Five Dollars and Fifty-Eight Cents (\$119,135.58), 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 Nineteen Thousand One Hundred Thirty-Five Dollars and Fifty-Eight Cents (\$119,135.58), cash, the said Phil Minshew a married man, joined with his wife Brenda Minshew, 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 County, Alabama, to-wit:

Lot 13 & 14 and the South 40 feet of Lot 12, Block 61, according to the Dunstan's Map of the Town of Calera, Alabama.

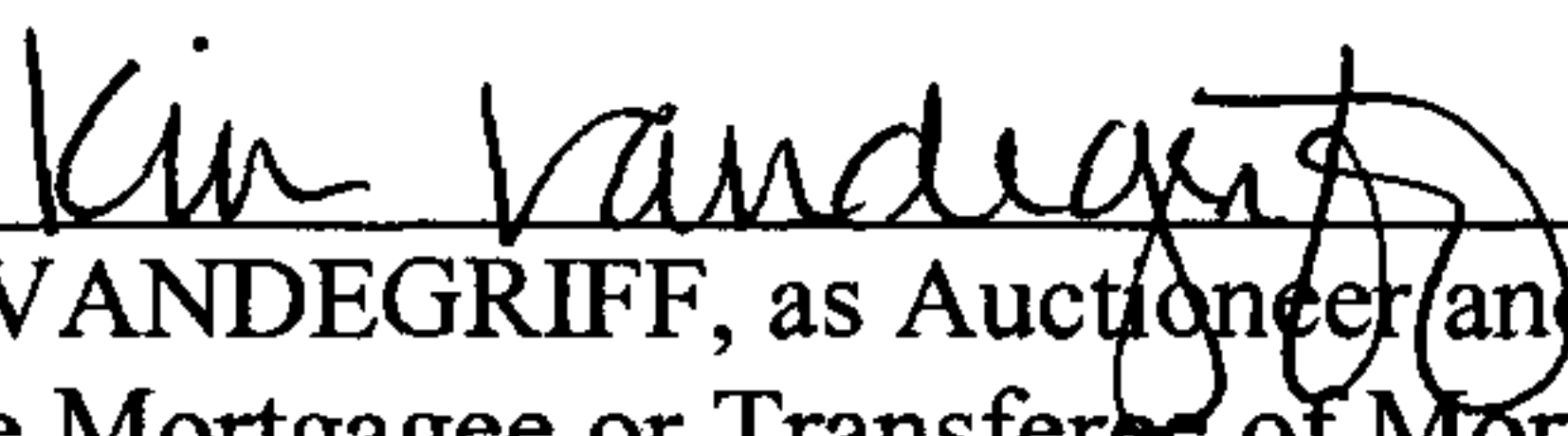
TO HAVE AND TO HOLD THE above described property unto Mortgage Electronic Registration Systems, Inc., forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.



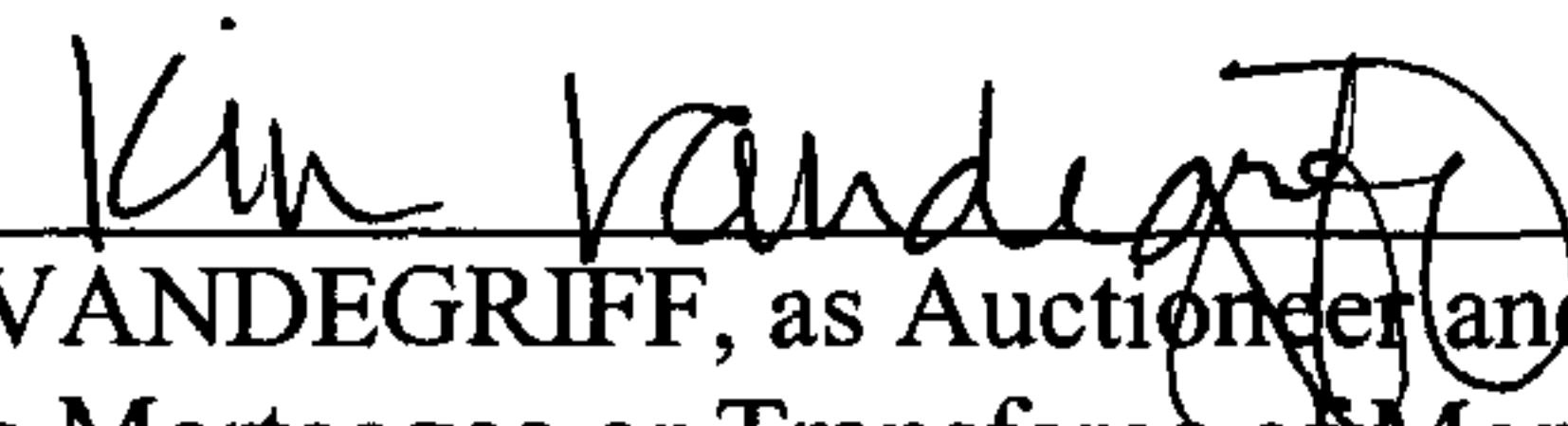
IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc., has caused this instrument to be executed by KIM VANDEGRUFF, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said KIM VANDEGRUFF, has executed this instrument in his capacity as such auctioneer on this the December 10, 2003.

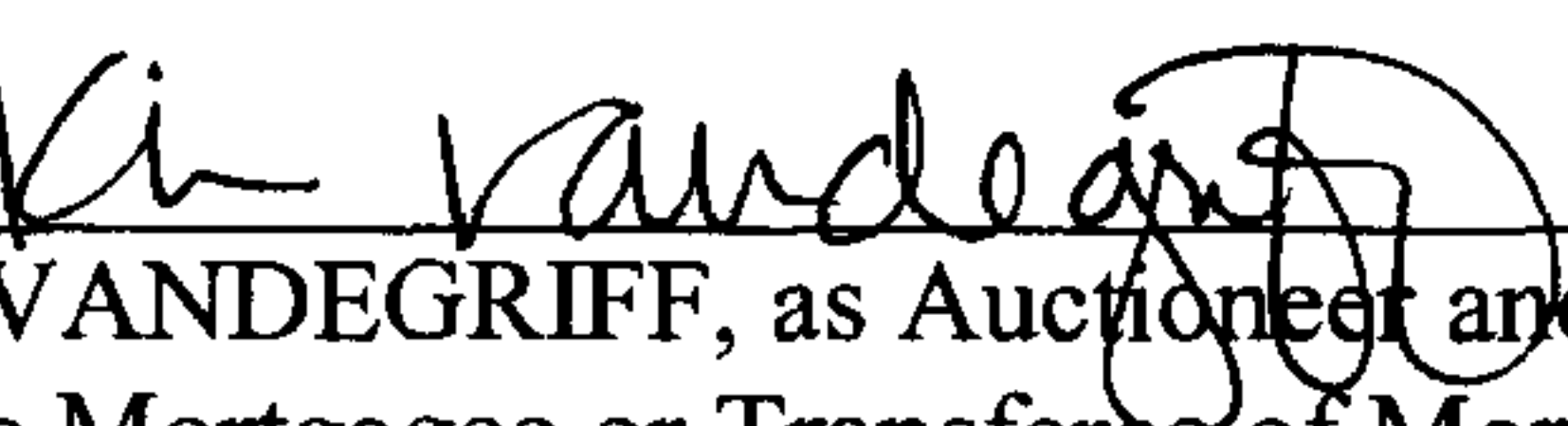
Phil Minshew a married man, joined with his wife Brenda Minshew  
Mortgagors

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

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

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I, the undersigned, a Notary Public in and for said State and County, hereby certify that KIM VANDEGRUFF, 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 the December 10, 2003.

  
NOTARY PUBLIC

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

MY COMMISSION EXPIRES:

Instrument prepared by:  
CHALICE E. TUCKER  
SHAPIRO & TUCKER, L.L.P.  
2107 5th Avenue North, Suite 500  
Birmingham, Alabama 35203  
03-1988

Grantee's address:  
Washington Mutual Bank, FA  
P.O. Box 1169  
Milwaukee, WI 53201-1169