20050415000179540 1/3 $18.00
Shelby Cnty Judge of Probate,AL
04/15/2005 03:50:10PM FILED/CERT

STATE OF ALABAMA)
:
COUNTY OF SHELBY)

THIS FORECLOSURE DEED made this 22nd day of March, 2005, between ROBERT H. GARRIS and TERESA D. BUSTER, husband and wife, Parties of the First Part, and CITICORP TRUST BANK, FSB, Party of the Second Part;

W I T N E S S E T H:

WHEREAS, the said ROBERT H. GARRIS and TERESA D. BUSTER, husband and wife, heretofore executed to CITICORP TRUST BANK, FSB, herein called the Mortgagee, a certain mortgage dated September 3, 2003, and recorded in Instrument Number 20030909000603440, Probate Records of Shelby County, Alabama, which conveyed the hereinafter described property to secure the indebtedness evidenced by a note, payable in installments, therein described; and the Party of the Second Part was owner thereof at the time of the sale hereinafter mentioned; and

WHEREAS, the said mortgage provides that if said indebtedness or any part thereof should remain unpaid at maturity, then the whole of indebtedness shall at once become due and payable and said mortgage be subject to foreclosure, and further provides that in the event of any such default the Mortgagee shall have the authority to sell said property before the Courthouse Door in the City of Columbiana, County of Shelby, State of Alabama, at public outcry for cash after first giving notice by publication once a week for three successive weeks of the time, place and terms of said sale in some newspaper of general circulation published in Shelby County, Alabama, and further provides that in the event of any such sale the person conducting such sale shall have power and authority to execute a deed to the purchaser of said property at such sale, and further provides that the Mortgagee or its assigns may bid and become the purchaser at such sale of the property therein; and

WHEREAS, parts of said indebtedness remained unpaid at the respective maturities thereof, and the whole of said indebtedness thereupon became due and payable, and default was made in payment thereof, and the Party of the Second Part thereafter gave notice by publication in The Shelby County Reporter, a newspaper of general circulation and published in Shelby County, Alabama, on the 23rd day of February, 2005, the 2nd day of March, 2005, and the 9th day of March, 2005, that it would sell the hereinafter described property before the front door of the Shelby County Courthouse at Columbiana, Alabama, at public outcry to the highest bidder for

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cash, within the legal hours of sale on the 22nd day of March, 2005, and

WHEREAS, the said sale was held at the time and place stated in said notice which was published in the said issues of The Shelby County Reporter, and Party of the Second Part became the purchaser of the hereinafter described property at and for the sum of $219,900.00 cash, which was the highest, best, and last bid therefor; and

WHEREAS, the undersigned, JAMES J. ODOM, JR., conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part;

NOW THEREFORE, IN consideration of the premises 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 the said CITICORP TRUST BANK, FSB, the following described real property situated in Shelby County, Alabama, to-wit:

Lot 149, according to the Survey of Forest Parks, 1st Sector, as recorded in Map Book 22, Page 28 A, B & C, in the Probate Office of the Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said CITICORP TRUST BANK, FSB, its successors and assigns forever, as fully and completely in all respects as the same could or ought to be conveyed to the said CITICORP TRUST BANK, FSB, under and by virtue of the power and authority contained in the aforesaid mortgage. 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, also subject to prior liens, ad valorem taxes, easements and restrictions of record.

IN WITNESS WHEREOF, the said ROBERT H. GARRIS and TERESA D. BUSTER, husband and wife, and CITICORP TRUST BANK, FSB, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the day and year first above written.

BY: _____

As Attorney-in-Fact and Auctioneer

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I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that JAMES J. ODOM, JR. whose name as attorney-in-fact and auctioneer for ROBERT H. GARRIS and TERESA D. BUSTER, husband and wife, and CITICORP TRUST BANK, FSB, 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 22nd day of March, 2005.

Anne P. Marshall
Notary Public
My Commission Expires: 3/13/2007

THIS INSTRUMENT PREPARED BY:
ARTHUR M. STEPHENS
STEPHENS, MILLIRONS, HARRISON & GAMMONS, P.C.
POST OFFICE BOX 307
HUNTSVILLE, AL 35804
(256) 533-7711

Grantee's Address

CitiCorp Trust Bank, FSB
1111 Northpoint Drive
Coppell, TX 75019