



20050722000366480 1/3 \$83.50
Shelby Cnty Judge of Probate, AL
07/22/2005 09:15:53AM FILED/CERT

SEND TAX NOTICE TO:
Irwin Union Bank & Trust Company
c/o Irwin Home Equity
Attn: REO Dept.
12677 Alcosta Blvd. #500
San Ramon, CA 94583

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 16th day of March, 1994, Glenda F. White, an unmarried woman, executed that certain mortgage on real property hereinafter described to Countrywide Funding Corporation, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument # 1994-10029, 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 Countrywide Home Loans Inc. d/b/a Countrywide Funding Corporation 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 mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of June 15, 2005, June 22, 2005, and June 29, 2005; and

Shelby County, AL 07/22/2005
State of Alabama

Deed Tax: \$66.50

WHEREAS, on July 12, 2005, 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 Countrywide Home Loans Inc. d/b/a Countrywide Funding Corporation 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 Countrywide Home Loans Inc. d/b/a Countrywide Funding Corporation; and

WHEREAS, Irwin Union Bank & Trust Company was the highest bidder and best bidder in the amount of Sixty Six Thousand Two Hundred Forty Nine and 86/100 Dollars (\$66,249.86) on the indebtedness secured by said mortgage, the said Countrywide Home Loans Inc. d/b/a Countrywide Funding Corporation, by and through Michael Corvin, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby remise, release, quit claim and convey unto Irwin Union Bank & Trust Company all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 10-A, according to the survey of the Cottages, as recorded in Map Book 12, Page 19, in the Probate Office of Shelby County, Alabama.

The property is being conveyed herein on an "as is, where is" basis subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the records of the Office of the Judge of Probate of the county where the above described property is situated; and furthermore, this property is being conveyed without warranty or recourse, express or implied, as to title, use and/or enjoyment and will be subject to the right of redemption of all parties entitled thereto; and by accepting this deed, Grantee releases any and all claims whatsoever against the law firm representing the Grantor hereunder and the auctioneer conducting said foreclosure sale; and furthermore, this conveyance is subject to being declared null and void in the event that the owner or a party claiming through the owner has filed a bankruptcy prior to the date of this foreclosure sale.

TO HAVE AND TO HOLD the above described property unto Irwin Union Bank & Trust Company, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those

