


PREPARED BY: JASON LUTZ  
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**MSP FILE NO.: 648.0508813AL/SCJ**  
**LOAN NO.: 0006934129**

  
20051216000650810 1/2 \$273.50  
Shelby Cnty Judge of Probate, AL  
12/16/2005 11:41:11AM FILED/CERT

STATE OF ALABAMA  
COUNTY OF SHELBY

## **MORTGAGE FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on November 27, 2002, **Curtis Cox and Denise Cox, husband and wife, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc., as nominee for Accredited Home Lenders, Inc. its successors and assigns**, which said mortgage is recorded in Instrument No. 20021217000630230, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Mortgage Electronic Registration Systems, Inc. did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided 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 in Shelby County, Alabama, in its issues of 11/09/2005, 11/16/2005, 11/23/2005; and

WHEREAS, on December 8, 2005, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Mortgage Electronic Registration Systems, Inc. in the amount of **TWO HUNDRED FIFTY-NINE THOUSAND TWO HUNDRED THIRTY-ONE AND 25/100 DOLLARS (\$ 259,231.25)**; which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to Household Finance Corp. of Alabama; and

WHEREAS, Karan G. Greer, conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of **TWO HUNDRED FIFTY-NINE THOUSAND TWO HUNDRED THIRTY-ONE AND 25/100 DOLLARS (\$ 259,231.25)**, on the indebtedness secured by said mortgage, 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 Household Finance Corp. of Alabama, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:



Lot 315, according to the Survey of Eagle Point, 3rd Sector, Phase 2, as recorded in Map Book 18, Page 34, in the Probate Office of Shelby County, Alabama.


SOURCE OF TITLE: Book 2000 Page 11309

TO HAVE AND TO HOLD the above described property unto Household Finance Corp. of Alabama, its successors and assigns forever; subject however to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Curtis Cox and Denise Cox, husband and wife and Mortgage Electronic Registration Systems, Inc. have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 8<sup>th</sup> day of December, 2005.

BY: Karan G. Greer  
AS: Auctioneer and Attorney-in-fact

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I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Karan G. Greer, whose name as attorney-in-fact and auctioneer for Curtis Cox and Denise Cox, husband and wife and Mortgage Electronic Registration Systems, Inc., 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 said conveyance, he/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8<sup>th</sup> day of December, 2005.

Monie P. Burton  
NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Oct 23, 2008  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

Grantee Name / Send tax notice to:

Household Mortgage/Fidelity Natl Foreclosure and Bankruptcy

ATTN: Beth Altenbach

636 Grand Regency Blvd., 3rd Floor

Brandon, FL 33510

Shelby County, AL 12/16/2005  
State of Alabama

Deed Tax: \$259.50