20060425000193550 1/2 $20.00
Shelby Cnty Judge of Probate,AL
04/25/2006 02:12:22PM FILED/CERT

STATE OF ALABAMA)
:
COUNTY OF SHELBY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, June 15, 2000, to-wit, Cheryl L. Matlock, an unmarried woman, executed and delivered to New South Federal Savings Bank, a mortgage conveying to New South Federal Savings Bank, the property hereinafter described, which said mortgage was given to secure an indebtedness there in mentioned, and which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 2000-20495; said Mortgage was duly transferred and assigned by New South Federal Savings Bank to Alabama Housing Finance Authority by virtue of that certain Assignment of Mortgage dated June 15, 2000 and recorded in said Probate Office under Instrument Number 2000-28961; said Mortgage was further transferred and assigned by Alabama Housing Finance Authority to SouthTrust Mortgage Corporation by virtue of that certain instrument dated July 7, 2000 and recorded in said Probate Office under Instrument Number 2000-28962; said Mortgage having been further transferred and assigned by SouthTrust Mortgage Corporation to Alabama Housing Finance Authority by virtue of that certain Assignment of Mortgage dated March 17, 2005 and recorded in said Probate Office under Instrument Number 20050325000135650; and

WHEREAS, it was provided in said mortgage that if a default was made in the payment of the note, and each and every installment thereof, evidencing the indebtedness secured by said mortgage as they or any part thereof became due, then New South Federal Savings Bank would have the right to declare the entire indebtedness secured by said mortgage due and payable at once and to sell the property conveyed by said mortgage at public outcry for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama, after first giving notice of the time, place and terms of said sale for three weeks by publication in any newspaper then published in said County; and

WHEREAS, it was further provided in said mortgage that in the event of such sale the said Assignee was authorized and empowered to purchase the property conveyed in said mortgage if the higher bidder therefore, the same as if it were a stranger to said conveyance and in such event the auctioneer or person making said sale was empowered, directed and authorized to execute a deed to such purchaser at said sale in the names of the Mortgagors; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and said Alabama Housing Finance Authority, an Alabama public corporation, as Assignee, did declare all of the indebtedness secured by said mortgage due and payable; and

WHEREAS, Alabama Housing Finance Authority, an Alabama public corporation, as Assignee, acting under the power of sale contained in said mortgage, did give notice for three weeks by weekly insertion in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of March 15, 2006, March 22, 2006 and March 29, 2006, that it would sell said property at the Shelby County Courthouse door in the City of Columbiana, Alabama, at auction to the highest bidder for cash, during the legal hours of sale on April 20, 2006; and

WHEREAS, after having given said notice, Alabama Housing Finance Authority, an Alabama public corporation, as Assignee, on the 20th day of April, 2006 during the legal hours of sale, did offer said property to the highest bidder for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama; and

WHEREAS, Alabama Housing Finance Authority, an Alabama public corporation, as Assignee, being the highest, best and last bidder at said sale, became the purchaser of said property at and for the sum of One Hundred Seven Thousand Nine Hundred Thirty-Five and 67/100 Dollars ($107,935.67).

NOW, THEREFORE, Cheryl L. Matlock, by William R. Justice, the auctioneer making said sale, and William R. Justice, as said auctioneer, for and in consideration of the premises and the sum of One Hundred Seven Thousand Nine Hundred Thirty-Five and 67/100 Dollars ($107,935.67), applied by Alabama Housing Finance Authority, an Alabama public corporation, as Assignee, to the indebtedness secured by said mortgage, do hereby Grant, Bargain, Sell and Convey unto the said, Alabama Housing Finance Authority, an Alabama public corporation, its successors and assigns, the following described property, situated in Shelby County, State of Alabama, to-wit:

Lot 19, according to a Resurvey of Village Parrish, a Townhome Community, as recorded in Map Book 24, Page 75, in the Probate Office of Shelby County, Alabama.

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TO HAVE AND TO HOLD, the aforegranted property unto the said Alabama Housing Finance Authority, an Alabama public corporation, its successors and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws of the State of Alabama. This conveyance is made subject to unpaid taxes and assessments, if any.

IN WITNESS WHEREOF, Cheryl L. Matlock by William R. Justice, the person making said sale, Alabama Housing Finance Authority, an Alabama public corporation, by William R. Justice, as auctioneer and the person making said sale, and William R. Justice, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 20th day of April, 2006

CHERYL L. MATLOCK

By: _____
As auctioneer and the person making said sale

ALABAMA HOUSING FINANCE AUTHORITY, AN ALABAMA PUBLIC CORPORATION

By: _____
As auctioneer and the person making said sale

By: _____
As auctioneer and the person making said sale

STATE OF ALABAMA)
:
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that **William R. Justice,** whose name as auctioneer and the person conducting said sale, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, in his capacity as auctioneer and the person making said sale, and with full authority, executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 20th day of April, 2006

_____
Notary Public
My commission expires: 10-6-08

(SEAL)

This instrument was prepared by:
Bowdy J. Brown, Esq.
Rushton, Stakely, Johnston & Garrett, P.A.
Post Office Box 270
Montgomery, Alabama 36101-0270
Our File No.: 7704-0183 / Matlock
Loan No.: 1000000548
FOR AD VALOREM TAX PURPOSES: Alabama Housing Finance Authority, Tax Department, 2000 Interstate Park Dr., Suite 408, Montgomery AL 36109.