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MSP FILE NO.: 221.0606799AL/DAJ
LOAN NO.: 0132973199

STATE OF ALABAMA
COUNTY OF SHELBY


20060605000264700 1/2 \$18.00
Shelby Cnty Judge of Probate, AL
06/05/2006 04:06:10PM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on June 9, 2003, **Mark L. Howard and Deanetta S. Howard, joint tenants with right of survivorship, husband and wife, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc. is acting solely as nominee for MortgageSouth, LLC its successors and assigns**, which said mortgage is recorded in Instrument No. , in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to Suntrust Mortgage and recorded on July 30th 2003; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Suntrust Mortgage 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 04/26, 05/03, 05/10; and

WHEREAS, on May 25, 2006, 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 Suntrust Mortgage in the amount of **ONE HUNDRED FORTY-THREE THOUSAND EIGHT HUNDRED EIGHTY-SIX AND 09/100 DOLLARS (\$ 143,886.09)**; 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 Suntrust Mortgage; and

WHEREAS, Vicki Smith, 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 **ONE HUNDRED FORTY-THREE THOUSAND EIGHT HUNDRED EIGHTY-SIX AND 09/100 DOLLARS (\$ 143,886.09)**, 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

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Suntrust Mortgage, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 41, according to the Survey of Shelby Forest Estates, 2nd Sector, as recorded in Map Book 23, Page 24 A&B, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Suntrust Mortgage, 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, Mark L. Howard and Deanetta S. Howard, joint tenants with right of survivorship, husband and wife and Suntrust Mortgage have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 25th day of May, 2006.

BY:

AS: Vicki N. Smith
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 Vicki Smith, whose name as attorney-in-fact and auctioneer for Mark L. Howard and Deanetta S. Howard, joint tenants with right of survivorship, husband and wife and Suntrust Mortgage, 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 25th day of May, 2006.

Alawn Carden
NOTARY PUBLIC

My Commission Expires:

2/24/2010

Grantee Name / Send tax notice to:
SunTrust Mortgage, Inc.
ATTN: Joy Bowser
P O Box 27767
Richmond, VA 23261