PREPARED BY: JASON LUTZ

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1587 Northeast Expressway

Atlanta, GA 30329

STATE OF ALABAMA COUNTY OF SHELBY

(770) 234-9181

MSP FILE NO.: 221.0614397AL/P LOAN NO.: 0202603528

20060919000464190 1/2 \$16.00

20060919000464130 1,2 410.2 Shelby Cnty Judge of Probate, AL 09/19/2006 12:06:18PM FILED/CERT

## MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on October 28, 2005, Andrew Lynn Barrett and wife, Betty Barrett, Party of the First Part, executed a certain mortgage to Pinnacle Bank, which said mortgage is recorded in Instrument No. 20051101000565860, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to Mortgage Electronic Registration System, Inc. and recorded in Instrument Number 20051101000565870 on November 1, 2005

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 8/9, 8/16 and 8/23; and

WHEREAS, on September 7, 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 Mortgage Electronic Registration Systems, Inc. in the amount of ONE HUNDRED NINETEEN THOUSAND FOUR HUNDRED NINETY-FOUR AND 14/100 DOLLARS (\$ 119,494.14); 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 Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, Vicki N. 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 NINETEEN THOUSAND FOUR HUNDRED NINETY-FOUR AND 14/100 DOLLARS (\$ 119,494.14), 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 Mortgage Electronic Registration Systems, Inc., and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

MSP FILE NO.: 221.0614397AL/P LOAN NO.: 0202603528

Lot 27, Block 2, according to the Survey of Wildewood Village, 4th Addition, as recorded in Map Book 8, Page 146, in the Probate Office of Shelby County, Alabama

## SOURCE OF TITLE: Instrument Number 20051101000565850

TO HAVE AND TO HOLD the above described property unto Mortgage Electronic Registration Systems, Inc., 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, Andrew Lynn Barrett and wife, Betty Barrett 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 7<sup>th</sup> day of September, 2006

BY: AS:

Auctioneer and Attorney-in-fact

STATE OF ALABAMA COUNTY OF SHELBY

20060919000464190 2/2 \$16.00 Shelby Cnty Judge of Probate, AL 09/19/2006 12:06:18PM FILED/CERT

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Vicki N. Smith, whose name as attorney-in-fact and auctioneer for Andrew Lynn Barrett and wife, Betty Barrett 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 7<sup>th</sup> day of September, 2006.

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:

SunTrust Mortgage, Inc. ATTN: Beverly Dumas

P O Box 27767

Richmond, VA 23261