

PREPARED BY: JONATHAN BUTLER

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648.0618976AL

163-15



20061122000572210 1/2 \$176.50
Shelby Cnty Judge of Probate, AL
11/22/2006 03:01:41PM FILED/CERT

STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on January 20, 2006, **Hyun S. Choi and Chong Min Choi, married, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Wilmington Finance, a divisoin of AIG Federal Savings Bank its successors and assigns**, which said mortgage is recorded in Instrument No. 20060209000062640, 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 10/18/06, 10/25/06, 11/01/06; and

WHEREAS, on November 9, 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 SIXTY-TWO THOUSAND FOUR HUNDRED SEVENTY-SIX AND 60/100 DOLLARS (\$ 162,476.60)**; 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 HSBC Mortgage Services, 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 SIXTY-TWO THOUSAND FOUR HUNDRED SEVENTY-SIX AND 60/100 DOLLARS (\$ 162,476.60), 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 HSBC Mortgage Services, Inc., and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Key

Lot 34, according to the survey of Old Brook Place, as recorded in Map Book 19, Page 41, in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama.

Subject to all restrictions, reservations, rights, easement, rights-of-way, provisions, covenants, terms, conditions and building set back lines of record.

Address: 316 Old Brook Lane; Birmingham, AL 35242 Tax Map or Parcel ID No.: 09-3-05-0-005-034.00

SOURCE OF TITLE: Book 2001 Page 21642

TO HAVE AND TO HOLD the above described property unto HSBC Mortgage Services, 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, Hyun S. Choi and Chong Min Choi, married 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 9th day of November, 2006.

BY: Vicki N. Smith
AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY

Shelby County, AL 11/22/2006
State of Alabama

Deed Tax: \$162.50

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 Hyun S. Choi and Chong Min Choi, married 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 9th day of November, 2006.

Honorio D. Button
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:

ATTN: Marques Robertson

Household Mortgage/Fidelity Natl Foreclosure and Bankruptcy

636 Grand Regency Blvd., 3rd Floor

Brandon, FL 33510