

PREPARED BY: JOHN RUDD
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15.
MSP FILE NO.: 995.0709720AL/smc
LOAN NO.: 0013598206



20070719000338610 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
07/19/2007 02:26:20PM FILED/CERT

STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on April 5, 2006, **Roland H Smith, Jr. and Linda F. Smith, husband and wife, Party of the First Part**, executed a certain mortgage to **Household Finance Corporation of Alabama**, which said mortgage is recorded in Instrument No. 20060410000163670, 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 Household Finance Corporation of Alabama 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 5/2/07, 5/9/07, 5/16/07; and

WHEREAS, on June 7, 2007, 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 Household Finance Corporation of Alabama in the amount of **FORTY-NINE THOUSAND NINE HUNDRED FIFTY-NINE AND 00/100 DOLLARS (\$ 49,959.00)**; 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 Corporation of Alabama; 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 **FORTY-NINE THOUSAND NINE HUNDRED FIFTY-NINE AND 00/100 DOLLARS (\$ 49,959.00)**, 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 Corporation of Alabama, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

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Lot 13, Block F of Liberty Heights, Helena, Alabama, as recorded in the Map Book 3, Page 26, in the Office of the Judge of Probate of Shelby County, Alabama. Subject property is located in Shelby County.

Tax Map or Parcel ID No.: 13-5-15-1-002-024-002

SOURCE OF TITLE: Instrument No.: 20040301000104320


TO HAVE AND TO HOLD the above described property unto Household Finance Corporation 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, Roland H Smith, Jr. and Linda F. Smith, husband and wife and Household Finance Corporation of Alabama have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 7th day of June, 2007.

BY:

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 Vicki N. Smith, whose name as attorney-in-fact and auctioneer for Roland H Smith, Jr. and Linda F. Smith, husband and wife and Household Finance Corporation of Alabama, 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 7th day of June, 2007.


NOTARY PUBLIC

My Commission Expires: 11/14/08

Grantee Name / Send tax notice to:

ATTN: Marques Robertson

FNFS/HSBC Consumer Lending

961 Weigel Drive

Elmhurst, IL 60126

