

20070827000401220 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
08/27/2007 08:29:25AM FILED/CERT

SEND TAX NOTICE TO:  
Homecomings Financial, LLC  
500 Enterprise Rd  
Horsham, PA 19044  
(#7690038211)

STATE OF ALABAMA )

COUNTY OF SHELBY )

# FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 2nd day of November, 2005, Donald G. Loyd and Gayricka Loyd, Husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Decision One Mortgage Company, LLC, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20051114000592790, said mortgage having subsequently been transferred and assigned to Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecoming Financial, LLC, and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC did declare all of the indebtedness secured by said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of July 4, 2007, July 11, 2007, and July 18, 2007; and

WHEREAS, on July 31, 2007, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Michael Corvin was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC was the highest bidder and best bidder in the amount of One Hundred Fifteen Thousand Three Hundred Forty Four Dollars and 78/100 Dollars (\$115,344.78) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC, by and through Michael Corvin as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

A part of the Southeast 1/4 of the Southwest 1/4 of Section 22, Township 21 South, Range 1 West being more particularly described as follows:

Beginning at the Southeast corner of Southeast 1/4 of the Southwest 1/4, Section 22, Township 21 South, Range 1 West; thence South 89 degrees and 30 minutes West along South boundary of said forty a distance of 210.0 feet to a point; thence North 0 degrees and 30 minutes West a distance of 600.0 feet to a point on the South side of paved county road; thence North 51 degrees and 30 minutes East along South side of road of said road a distance of 191.5 feet to a point on South side of paved road and on the West side of an old woods road; thence South 2 degrees 0 minutes East along West side of old road a distance of 342.7 feet to a point; thence South 38 degrees and 0 minutes East along West side of old road a distance of 79.8 feet to a point on the East boundary of said forty; thence South 0 degrees and 30 minutes East along forty line a distance of 314.0 feet to point of beginning, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC, its successors/heirs 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 in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC, has caused this instrument to be executed by and through Michael Corvin, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Michael Corvin, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this 31<sup>st</sup> day of July, 2007.

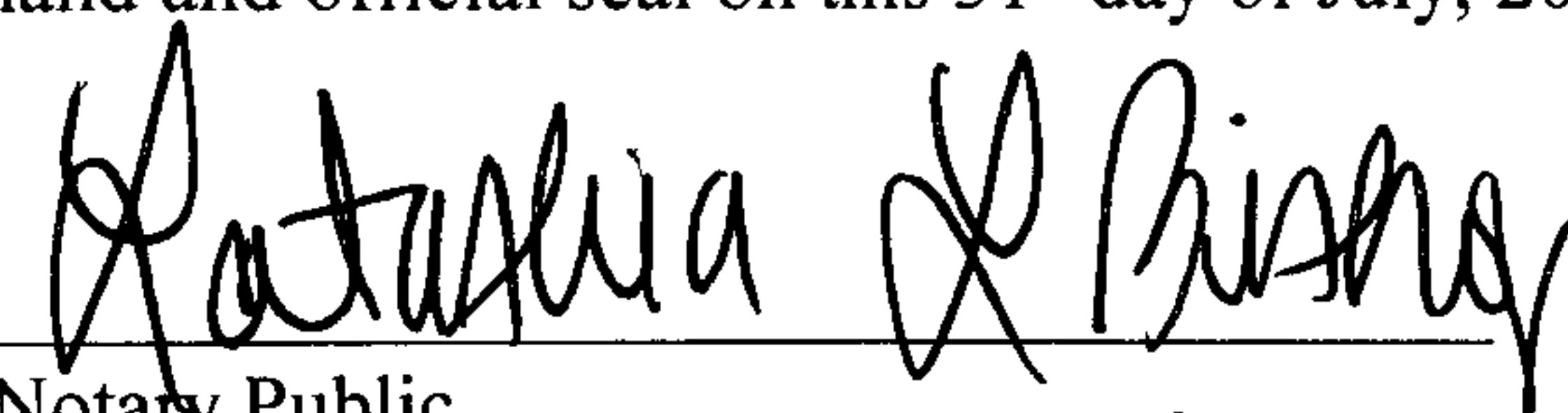
Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC

By:   
Michael Corvin, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA            )  
COUNTY OF JEFFERSON    )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as auctioneer and attorney-in-fact for Mortgage Electronic Registration Systems, Inc., solely as nominee for Homecomings Financial, LLC, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee.

Given under my hand and official seal on this 31<sup>st</sup> day of July, 2007.



Notary Public

MY COMMISSION EXPIRES FEBRUARY 11, 2008

My Commission Expires: \_\_\_\_\_

This instrument prepared by:  
Colleen McCullough  
SIROTE & PERMUTT, P.C.  
P. O. Box 55727  
Birmingham, Alabama 35255-5727