

20071015000477930 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
10/15/2007 02:03:50PM FILED/CERT

STATE OF ALABAMA)
COUNTY OF SHELBY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, August 20, 2004, to wit, James Edward Miller and Lisa B. Miller, husband and wife, executed and delivered to Mortgage Electronic Registration Systems, Inc., a mortgage conveying to Mortgage Electronic Registration Systems, Inc., the property hereinafter described, which said mortgage was given to secure an indebtedness therein mentioned, and which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, under Instrument Number 20040825000475950; and

WHEREAS, it was provided in said mortgage that if a default was made in the payment of the note, and each and every installment thereof, evidencing the indebtedness secured by said mortgage as they or any part thereof became due, then Mortgage Electronic Registration Systems, Inc., would have the right to declare the entire indebtedness secured by said mortgage due and payable at once and to sell the property conveyed by said mortgage at public outcry for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama, after first giving notice of the time, place and terms of said sale for three weeks by publication in any newspaper then published in said County; and

WHEREAS, it was further provided in said mortgage that in the event of such sale the said Mortgagee was authorized and empowered to purchase the property conveyed in said mortgage if the higher bidder therefore, the same as if it were a stranger to said conveyance and in such event the auctioneer or person making said sale was empowered, directed and authorized to execute a deed to such purchaser at said sale in the names of the Mortgagors; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and said Mortgage Electronic Registration Systems, Inc., as Mortgagee, did declare all of the indebtedness secured by said mortgage due and payable; and

WHEREAS, Mortgage Electronic Registration Systems, Inc, as Mortgagee, acting under the power of sale contained in said mortgage, did give notice for three weeks by weekly insertion in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of August 21, 2007, August 29, 2007 and September 5, 2007, that it would sell said property at the Shelby County Courthouse door in the City of Columbiana, Alabama, at auction to the highest bidder for cash, during the legal hours of sale on September 21, 2007; and

WHEREAS, after having given said notice, Mortgage Electronic Registration Systems, Inc, as Mortgagee, on the 21st day of September, 2007, during the legal hours of sale, did offer said property to the highest bidder for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama; and

WHEREAS, Mortgage Electronic Registration Systems, Inc, as Mortgagee, being the highest, best and last bidder at said sale, became the purchaser of said property at and for the sum of One Hundred Twenty Thousand Three Hundred Thirty Two and 20/100 Dollars (\$120,332.20).

NOW, THEREFORE, James Edward Miller and Lisa B. Miller, by Vicki N. Smith, the auctioneer making said sale, and Vicki N. Smith, as said auctioneer, for and in consideration of the premises and the sum of One Hundred Twenty Thousand Three Hundred Thirty Two and 20/100 Dollars (\$120,332.20) applied by Mortgage Electronic Registration Systems, Inc, as Mortgagee, to the indebtedness secured by said mortgage, do hereby Grant, Bargain, Sell and Convey unto the said, Mortgage Electronic Registration Systems, Inc, its successors and assigns, the following described property, situated in Shelby County, State of Alabama, to-wit:

Lot 7, according to the Survey of Fernwood Second Sector, as recorded in Map Book 5, page 63, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, the aforegranted property unto the said Mortgage Electronic Registration Systems, Inc, its successors 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 of the State of Alabama. This conveyance is made subject to unpaid taxes and assessments, if any.

IN WITNESS WHEREOF, James Edward Miller and Lisa B. Miller, by Vicki N. Smith, the person making said sale, Mortgage Electronic Registration Systems, Inc, by Vicki N. Smith, as auctioneer and the person making said sale, and Vicki N. Smith, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 21st day of September, 2007.

JAMES EDWARD MILLER
LISA B. MILLER

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

By: Vicki N. Smith
As auctioneer and the person making
said sale

By: Vicki N. Smith
As auctioneer and the person making
said sale

By: Vicki N. Smith
As auctioneer and the person making
said sale

STATE OF ALABAMA)
 :
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that **Vicki N. Smith**, whose name as auctioneer and the person conducting said sale, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, in his capacity as auctioneer and the person making said sale, and with full authority, executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 21st day of September, 2007.

[Signature]
Notary Public
My commission expires: 11/14/08



Instrument was prepared by:
Bowdy J. Brown, Esq.
Rushton, Stakely, Johnston & Garrett, P.A.
Post Office Box 270
Montgomery, Alabama 36101-0270
Our File No.: 7704-0429 / Miller
Loan No.: 3869

FOR AD VALOREM TAX PURPOSES: Mortgage Electronic Registration Systems, Inc., P. O. Box 2026, Flint, MI 48501-2026