


THIS INSTRUMENT PREPARED BY:

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Shelby Cnty Judge of Probate, AL  
02/25/2008 03:02:34PM FILED/CERT

STATE OF ALABAMA           §  
                                          §  
COUNTY OF SHELBY       §

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That, whereas: On the 29<sup>th</sup> day of November 2004, RICKEY D. SMITH, an unmarried person, executed a certain mortgage on the property hereinafter described to 21ST MORTGAGE CORPORATION, which said mortgage is recorded in Instrument #20041213000681000, in the office of the Probate Judge of Shelby County; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured, 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 City 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 mortgagee or any person conducting said sale for the mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said 21ST MORTGAGE CORPORATION did declare all of the indebtedness secured by 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 by publication in *The Birmingham News*, a newspaper published in Jefferson County, Alabama, in its issues of January 30, February 6, and February 13, 2008; and

WHEREAS, on February 21, 2008, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, the foreclosure was duly and properly



conducted, and 21ST MORTGAGE CORPORATION, did offer for sale and sell at public outcry in front of the main entrance of the Courthouse in Columbiana, Alabama, the property hereinafter described; and

WHEREAS, MICHAEL T. ATCHISON was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said 21ST MORTGAGE CORPORATION; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of 21ST MORTGAGE CORPORATION in the amount of Forty-Five Thousand Eight Hundred Sixty-Eight and 89/100 (\$45,868.89) Dollars, which sum of money 21ST MORTGAGE CORPORATION offered to credit on the indebtedness secured by said mortgage and said property was thereupon sold to 21ST MORTGAGE CORPORATION.

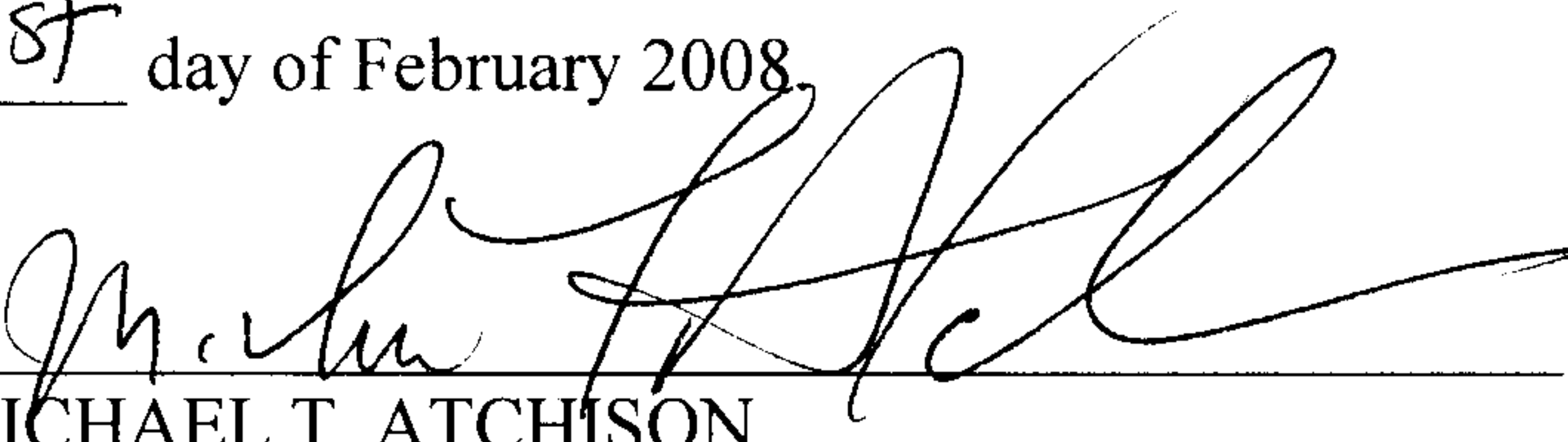
NOW THEREFORE, in consideration of the premises and of a credit in the amount of Forty-Five Thousand Eight Hundred Sixty-Eight and 89/100 (\$45,868.89) Dollars, on the indebtedness secured by said mortgage, the said 21ST MORTGAGE CORPORATION by and through MICHAEL T. ATCHISON, as Auctioneer conducting said sale as attorney in fact for 21<sup>st</sup> MORTGAGE CORPORATION, and the said MICHAEL T. ATCHISON, as the Auctioneer conducting said sale, do hereby GRANT, BARGAIN, SELL AND CONVEY unto the said 21ST MORTGAGE CORPORATION, the following described real property situated in Shelby, Alabama, to wit:

Commence at the Southeast corner of the SE 1/4 of the NW 1/4, Section 15, Township 24 North, Range 15 East, thence run North along the East line of said 1/4-1/4 Section, a distance of 934.26 feet, to the point of beginning; thence continue North along the East line of said 1/4-1/4 Section a distance of 181.59 feet, to the South margin of a county gravel road; thence turn a deflection angle of 109 degrees 32 minutes 56 seconds to the left and run along said road a distance of 113.86 feet; thence turn a deflection angle of 01 degree 19 minutes 56 seconds to the left and run along said road a distance of 78.25 feet; thence turn a deflection angle of 06 degrees 43 minutes 23 seconds to the left and continue along said road a distance of 64.36 feet; thence turn a deflection angle of 05 degrees 08 minutes 30 seconds to the left and continue along said road a distance of 146.42 feet; thence turn a deflection angle of 91 degrees 49 minutes 15 seconds to the left and run a distance of 210.00 feet; thence turn a deflection angle of 90 degrees 00 minutes 00 seconds to the left and run a distance of 293.20 feet, to the point of beginning. Situated in the SE 1/4 of NW 1/4, Section 15, Township 24 North, Range 15 East, Shelby County, Alabama.

INCLUDING a security interest in one (1) used General 28' x 48' manufactured home, Serial No. GMHGA1439822270AB.

TO HAVE AND TO HOLD the above described property unto 21ST MORTGAGE CORPORATION, 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.

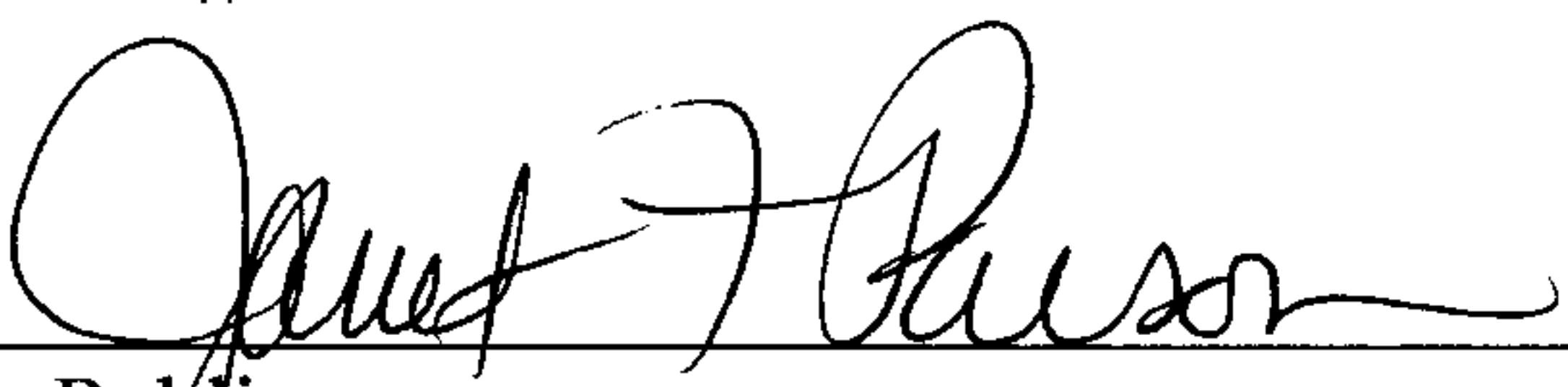
IN WITNESS WHEREOF, 21ST MORTGAGE CORPORATION has caused this instrument  
to be executed by and through MICHAEL T. ATCHISON, as Auctioneer conducting said sale, who  
has unto set his hand and seal on this the 21<sup>st</sup> day of February 2008,

  
MICHAEL T. ATCHISON  
Auctioneer and Attorney in Fact

STATE OF ALABAMA           §  
                                          §  
COUNTY OF SHELBY       §

I, the undersigned, a Notary Public in and for the State of Alabama at Large, hereby certify  
that MICHAEL T. ATCHISON, whose name as Auctioneer and Attorney in Fact for 21ST  
MORTGAGE CORPORATION 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 the conveyance, he, in  
his capacity as said Auctioneer and Attorney in Fact, with full authority, executed the same  
voluntarily on the day the same bears date.

Given under my hand and official seal this the 21<sup>st</sup> day of February 2008.

  
\_\_\_\_\_  
Notary Public

My Commission Expires:

10/16/08

i:\buddy\clients\21st mortgage\smith, rickey\mortgage foreclosure deed.doc

SEND ALL TAX NOTICES TO:

21<sup>st</sup> Mortgage Corporation  
620 Market Street  
One Centre Sq  
Knoxville, TN 37902