

**THIS INSTRUMENT WAS PREPARED BY:**  
FOSTER D. KEY, ATTORNEY AT LAW  
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Shelby Cnty Judge of Probate, AL  
03/03/2008 01:25:25PM FILED/CERT

STATE OF ALABAMA  
SHELBY COUNTY

**MORTGAGE FORECLOSURE DEED**

**KNOW ALL MEN BY THESE PRESENTS**, that whereas, heretofore, on, to-wit: on **April 24, 2006, David Everett Edwards and spouse Kelly G. Edwards**, executed a certain mortgage on property hereinafter described to **Mutual Savings Credit Union**, which mortgage is recorded in **Instrument Number 20060512000225450, Record of Mortgages, in the Office of the Judge of Probate of Shelby County, Alabama**; and

**WHEREAS**, in and by said mortgage, the mortgagee was authorized and empowered in the 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 publishing in said county by publication once a week for three consecutive weeks prior to said sale at public outcry for cash, to the highest bidder; and

**WHEREAS**, default was made in the payment of the indebtedness secured by said mortgage, and **Mutual Savings Credit Union**, 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 **January 30<sup>th</sup>, 2008; February 6<sup>th</sup>, 2008; and February 13<sup>th</sup>, 2008**; and

**WHEREAS**, on **February 28<sup>th</sup>, 2008**, 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 **Mutual Savings Credit Union**, 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**, Foster D. Key was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for said **Mutual Savings Credit Union**, and whereas **Mutual Savings Credit Union**, was the highest bidder and best bidder, in the amount of **Fifty Four Thousand Two Hundred Forty Five and 09/100 Dollars (\$54,245.09)** on the indebtedness secured by said mortgage, said **Mutual Savings Credit Union**, by and through Foster D. Key as auctioneer conducting said sale **and as attorney-in-fact for David Everett Edwards and spouse Kelly G. Edwards**, does hereby grant, bargain, sell and convey unto **Mutual Savings Credit Union**, the following-described property situated in **Shelby County, Alabama**, to-wit:

**Lot 431 according to the Final Plat of Stoneykirk at Ballantrae, Phase 1, as recorded in Map Book 32, Page 11, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.**

**TO HAVE AND TO HOLD** the above-described property unto its 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.

**IN WITNESS WHEREOF, Mutual Savings Credit Union**, has caused this instrument to be

executed by and through Foster D. Key as Auctioneer Conducting the Said Sale and as Attorney-in-Fact, and Foster D. Key as Auctioneer Conducting Said Sale has hereto set his hand and seal on this **28<sup>th</sup> day of February, 2008.**

**David Everett Edwards and spouse Kelly G. Edwards,**

By: *Foster D Key*  
FOSTER D. KEY, ATTORNEY-IN-FACT

**Mutual Savings Credit Union,**

By: *Foster D Key*  
FOSTER D. KEY  
AUCTIONEER AND ATTORNEY-IN-FACT

By: *Foster D Key*  
FOSTER D. KEY  
AUCTIONEER CONDUCTING SAID SALE

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned a Notary Public in and for said County, in said State, hereby certify that Foster D. Key, **whose name as Attorney-in-Fact for David Everett Edwards and spouse Kelly G. Edwards,** and as Auctioneer and Attorney-in-Fact for **Mutual Savings Credit Union,** and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this **28<sup>th</sup> day of February, 2008.**

*Cynthia B Cox*  
Notary Public  
My Commission expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Oct 31, 2008  
BONDED THRU NOTARY PUBLIC UNDERWRITERS**