

AUCTIONEER'S DEED

STATE OF ALABAMA  
COUNTY OF SHELBY

WHEREAS, JOHN STANLEY MERRITT, II, a married man and PAULA VICK, his wife executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender and Lender's successors and assigns on the 15th day of October, 2005 on that certain real property hereinafter described, which mortgage is recorded in Instrument #20051104000574090, of the records in the Office of the Judge of Probate, Shelby County, Alabama; said indebtedness and beneficial interest in said mortgage having been transferred to Amtrust Bank; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the City of Columbiana, County of Shelby, Alabama, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in the City of Columbiana, Alabama; and

WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on February 20th, February 27th and March 5th, 2008; which said was postponed by publication in The Shelby County Reporter, a newspaper of general circulation published in the City of Columbiana, Shelby County, Alabama; in its issue of April 2nd, 2008; fixing the time of the sale of said property to be during the legal hours of sale on the 24th day of April, 2008, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 24th day of April, 2008, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale **FEDERAL NATIONAL MORTGAGE ASSOCIATION** was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of **\$90,647.79** cash in hand paid by said purchaser to Michael T. Atchison, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for AmTrust Bank, by and through Michael T. Atchison as such auctioneer, and as its attorney-in-fact, and John Stanley Merritt, II. And Paula Vick by Michael T. Atchison, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

COMMENCE AT THE SE CORNER OF THE NE 1/4 OF THE NW 1/4 OF SECTION 24, TOWNSHIP 22 SOUTH, RANGE 2 WEST, SHELBY COUNTY, ALABAMA; THENCE NORTH 3 DEGREES 39 MINUTES 0 SECONDS WEST ALONG THE EAST LINE OF SAID 1/4-1/4 SECTION A DISTANCE OF 260.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG THE LAST DESCRIBED COURSE A DISTANCE OF 210.00 FEET; THENCE SOUTH 86 DEGREES 27 MINUTES 0 SECONDS WEST A DISTANCE OF 250.00 FEET; THENCE SOUTH 3 DEGREES 33 MINUTES 0 SECONDS EAST A DISTANCE OF 210.00 FEET; THENCE NORTH 86 DEGREES 27 MINUTES 0 SECONDS EAST A DISTANCE OF 250.00 FEET TO THE POINT OF BEGINNING.

ALSO 30 FOOT INGRESS, EGRESS AND UTILITY EASEMENT;

COMMENCE AT THE SE CORNER NE 1/4 OF THE NW 1/4 OF SECTION 24, TOWNSHIP 22 SOUTH, RANGE 2 WEST, SHELBY COUNTY, ALABAMA; THENCE NORTH 3 DEGREES 33 MINUTES 0 SECONDS WEST ALONG THE EAST LINE OF SAID 1/4-1/4 SECTION A DISTANCE OF 260.00 FEET; THENCE CONTINUE ALONG THE LAST DESCRIBED COURSE A DISTANCE OF 210.00 FEET TO THE POINT OF BEGINNING OF THE EAST LINE OF A 30 FOOT INGRESS, EGRESS AND UTILITY EASEMENT LYING 30 FEET TO THE WEST OF DESCRIBED LINE; THENCE



CONTINUE ALONG THE LAST DESCRIBED COURSE A DISTANCE OF 846.41 FEET;  
THENCE NORTH 3 DEGREES 20 MINUTES 48 SECONDS WEST ALONG SAID LINE A  
DISTANCE OF 796.15 FEET TO THE SOUTHERLY RIGHT OF WAY OF SHELBY  
COUNTY HWY. 86 AND THE END OF SAID LINE.

ACCORDING TO THE SURVEY OF RODNEY SHIFLETT, DATED JULY 30, 2002.

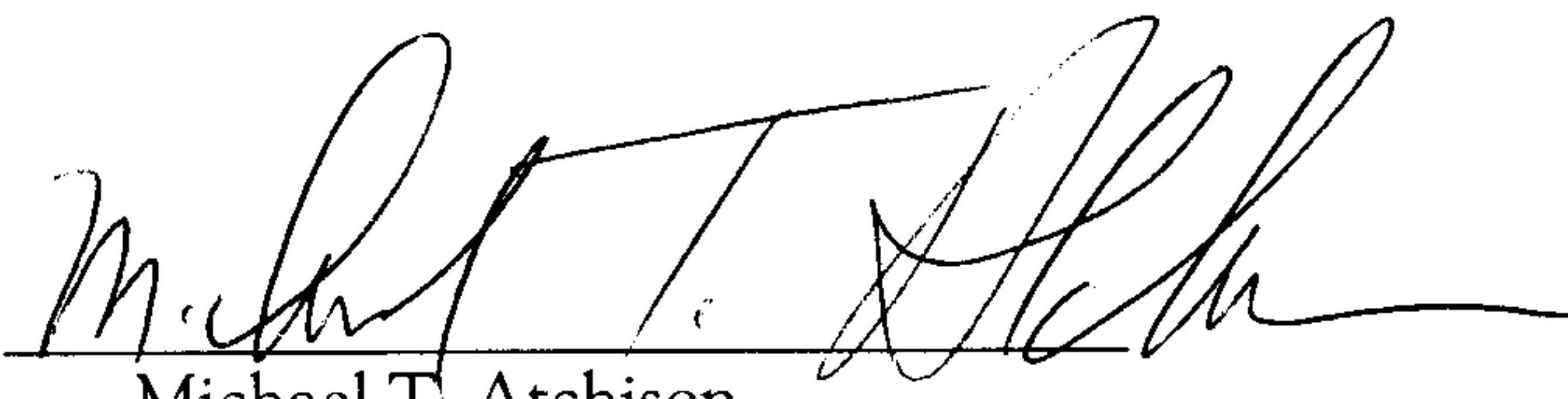
SUBJECT TO ALL RESTRICTION, RESERVATIONS, RIGHTS, EASEMENTS, RIGHTS-  
OF-WAY, PROVISIONS, COVENANTS, TERMS, CONDITIONS AND BUILDING SET-  
BACK LINES OF RECORD.

ADDRESS: 362 ISLAND CREEK DR; CALERA, AL 35040. TAX MAP OR PARCEL ID  
NO. 28-6-24-0-000-002.002

SUBJECT PROPERTY IS LOCATED IN SHELBY COUNTY

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements  
and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the  
same unto the said **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, the purchaser at said sale,  
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.

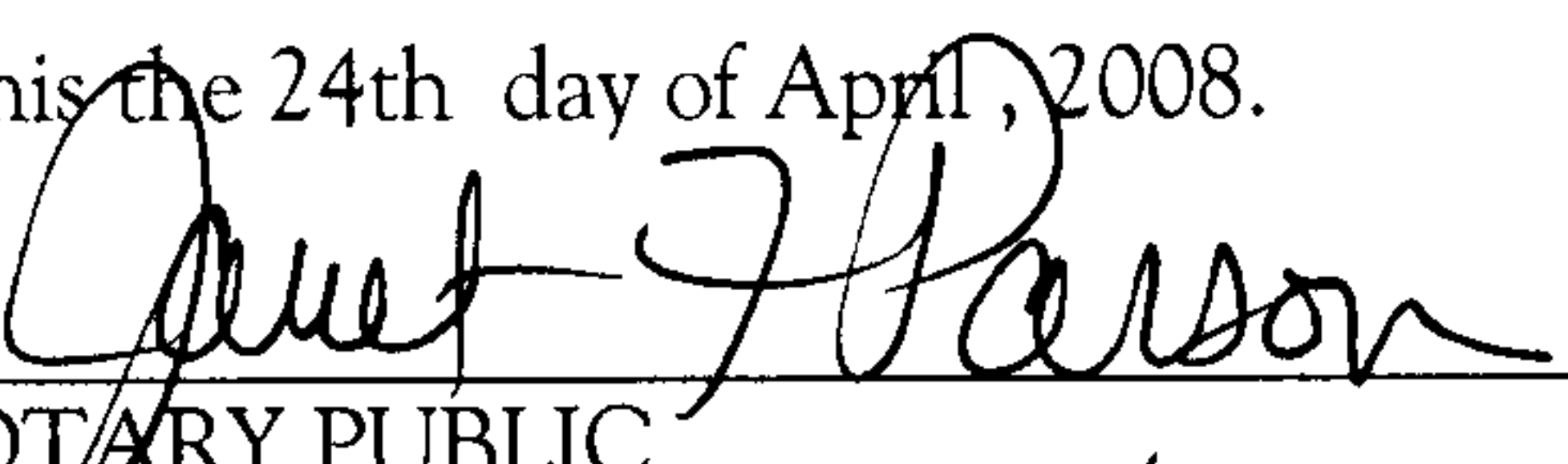
**IN WITNESS WHEREOF**, the said John Stanley Merritt, II and Paula Vick, Husband and  
Wife, and Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for AmTrust  
Bank, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on  
this the 24th day of April, 2008.

BY:   
Michael T. Atchison  
As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Michael T.  
Atchison, whose name as attorney-in-fact and auctioneer for John Stanley Merritt, II and Paula Vick,  
Husband and Wife, and Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee  
for AmTrust Bank 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, as such attorney-in-fact and  
auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 24th day of April, 2008.

  
NOTARY PUBLIC  
My Commission Expires: 10/16/08

Grantee's address:

1111 Chester Ave., Suite 200  
Cleveland, OH 44114

This instrument prepared by:

William S. McFadden  
McFADDEN, LYON & ROUSE, L.L.C.  
718 Downtowner Boulevard  
Mobile, Alabama 36609