

## FORECLOSURE DEED



20080620000252500 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
06/20/2008 11:58:24AM FILED/CERT

STATE OF ALABAMA     )  
                                  )  
SHELBY COUNTY         )

### KNOW ALL MEN BY THESE PRESENTS:

**WHEREAS**, on to-wit: September 12, 2006, Cedric Graham and Juanita Muirhead-Graham, ("Mortgagors"), executed a certain mortgage ("Mortgage") to Acceptance Loan Company, Inc. said Mortgage being recorded September 19, 2006 Instrument Number 20060919000/463320, in the Office of the Judge of Probate of Shelby County, Alabama;

**WHEREAS**, default was made in the payment of the indebtedness secured by said Mortgage, and Acceptance Loan Company, Inc. as holder, did declare all of the indebtedness secured by the 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 in accordance with the terms thereof, by U.S. Mail and by publication in the Shelby County Report, a newspaper published in Shelby County, Alabama, in its issues of May 28, 2008, June 4, 2008 and June 11, 2008;

**WHEREAS**, on June 20, 2008, the day on which the foreclosure sale was due to be held under the terms of said notice between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Acceptance Loan Company, Inc. did offer for sale and sell at public outcry, in front of the Courthouse door, Shelby County, Alabama, the property hereinafter described; and

**WHEREAS**, the highest and best bid obtained for the property described in the Mortgage was the bid of Acceptance Loan Company, Inc. in the amount of Twenty Thousand Two Hundred Eighty Five and 04/100 (\$20,285.04) Dollars, which sum was offered to be credited on the indebtedness secured by the Mortgage, and said property was thereupon sold to Acceptance Loan Company, Inc. as purchaser; and

**WHEREAS**, Paul K. Lavelle conducted said sale on behalf of Acceptance Loan Company, Inc. as holder; and

**WHEREAS**, the terms of the Mortgage expressly authorized the person conducting said sale to execute to the purchaser at said sale a deed to the property so purchases;

**NOW THEREFORE**, in consideration of the premises and the payment of Twenty Thousand Two Hundred Eighty Five and 04/100 (\$20,285.04) Dollars, Mortgagors, by and through Acceptance Loan Company, Inc. as holder, do grant, bargain, sell and convey unto Acceptance Loan Company, Inc. the following described real property situated in Shelby County, Alabama to wit:

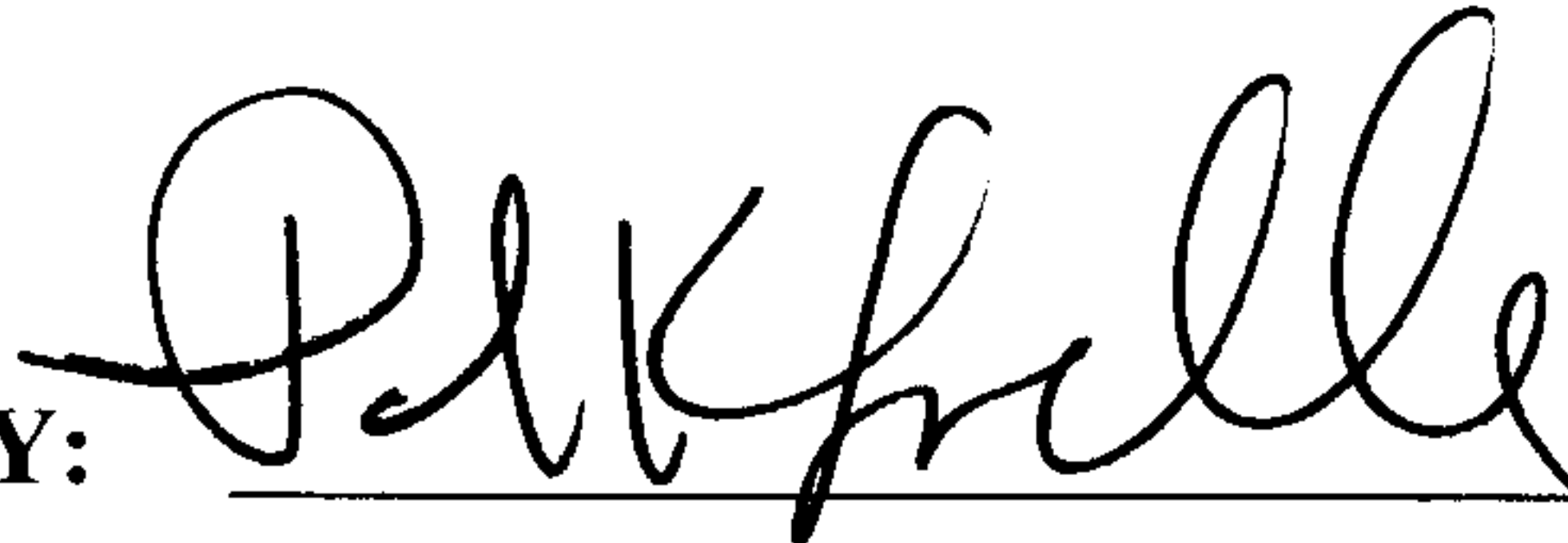
See Exhibit "A"

**TO HAVE AND TO HOLD**, the above described property unto Acceptance Loan Company, Inc. their heirs and legal representatives; 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**, Acceptance Loan Company, Inc. as holder, has caused this instrument to be executed by and through Paul K. Lavelle, as auctioneer conducting said sale for said Mortgagee, and said Paul K. Lavelle, has hereto set his hand and seal on this the 20 day of June, 2008.

**BY:** Cedric Graham and  
Juanita Muirhead Graham

**BY:** Acceptance Loan Company

**BY:** 

Paul K. Lavelle  
as Attorney in Fact

**BY:** 

Paul K. Lavelle  
as Auctioneer



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STATE OF ALABAMA     )  
                                      )  
JEFFERSON COUNTY     )

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Paul K. Lavelle, whose name as auctioneer and attorney in-fact for the Mortgagee, 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 this conveyance, he in his capacity as such auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 20<sup>th</sup> day of June, 2008.

[Notary Seal}

Pamela C. McClintock  
Notary Public  
My Commission Expires: 8/13/2009

This instrument prepared by:  
Paul K. Lavelle  
YEAROUT, SPINA & LAVELLE, P.C.  
1500 Urban Center Drive, Suite 450  
Birmingham, Alabama 35242  
(205) 298-1800  
Attorneys for Mortgagee  
Loan # 103905-1

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ACCEPTANCE LOAN COMPANY v. Cedric Graham

EXHIBIT A

**Begin at a point in the East line of NW quarter of the SE quarter, Section 17, Township 19, Range 1 West, which point is 330 feet South of the Northeast corner of said 40, run thence West at a right angle to the East line of the road as now located in said 40, thence Northeasterly to the intersection of the East line of said 40, thence run South along such line to the point of beginning, situated in Shelby County, Alabama.**