

SEND TAX NOTICE TO:  
U.S. Bank Home Mortgage  
4801 Frederica Street  
Owensboro, KY 42301  
(#7892590732)

STATE OF ALABAMA            )  
COUNTY OF SHELBY         )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 13th day of July, 2006, Ervin F. Carder and Amber R. Carder, Husband and Wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for HMSV-USB Lending, LLC D.B.A MortgageSouth, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instr. No. 20060718000344840, said mortgage having subsequently been transferred and assigned to Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage, ("Transferee"); and

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

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage 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 May 14, 2008, May 21, 2008, and May 28, 2008; and

WHEREAS, on June 13, 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 Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage 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, Aaron Warner was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage, was the highest bidder and best bidder in the amount of One Hundred Forty-Nine Thousand Six And 61/100 Dollars (\$149,006.61) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage, by and through Aaron Warner as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 1, Block 2, according to the Survey of Royal Place, as recorded in Map Book 17, Page 143, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage its successors/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; and also subject to all recorded



20080623000255100 2/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
06/23/2008 01:39:06PM FILED/CERT

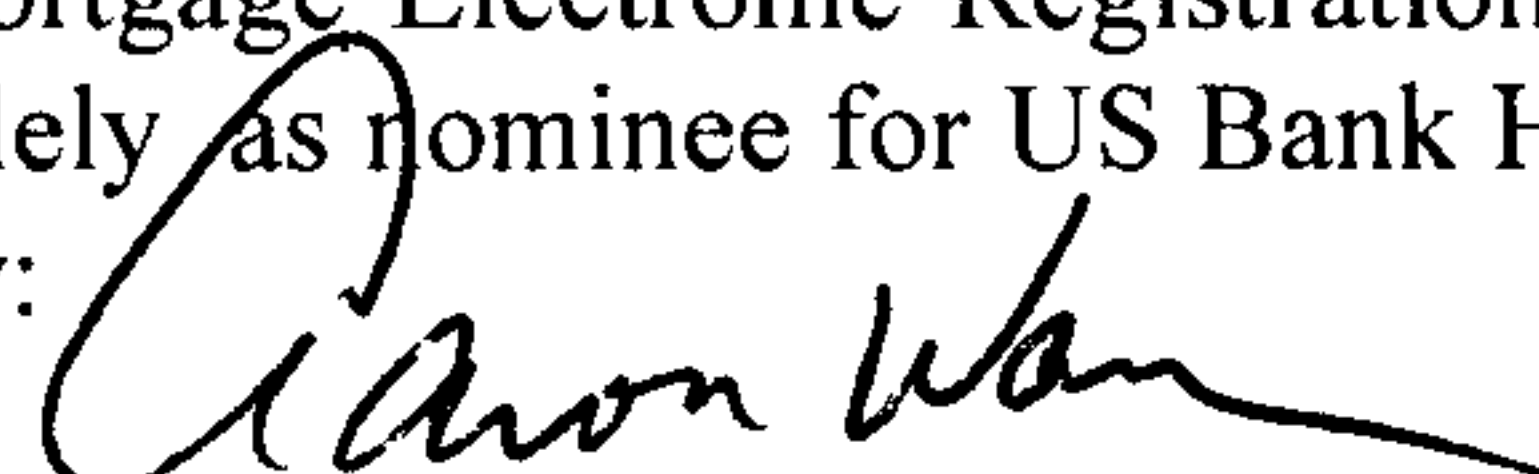


mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage, has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this June 13, 2008.


Mortgage Electronic Registration Systems, Inc.,  
solely as nominee for US Bank Home Mortgage

By:

  
Aaron Warner, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA )

COUNTY OF JEFFERSON )

  
20080623000255100 3/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
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I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Warner, whose name as auctioneer and attorney-in-fact for Mortgage Electronic Registration Systems, Inc., solely as nominee for US Bank Home Mortgage, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee.

Given under my hand and official seal on this June 13, 2008.

  
Notary Public MY COMMISSION EXPIRES OCTOBER 26, 2011  
My Commission Expires: \_\_\_\_\_

This instrument prepared by:  
Colleen McCullough  
SIROTE & PERMUTT, P.C.  
P. O. Box 55727  
Birmingham, Alabama 35255-5727