


MORRIS, SCHNEIDER, PRIOR, JOHNSON & FREEDMAN,
LLC

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STATE OF ALABAMA

COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED


20080722000295700 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
07/22/2008 12:38:06PM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on May 13, 2003, **Aurbin Ray McCay, Jr. and Gennett McCay, husband and wife, Party of the First Part**, executed a certain mortgage to **Household Finance Corporation of Alabama**, which said mortgage is recorded in Instrument No. 20030515000304810, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Household Financial Corporation of Alabama 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 publication in the Shelby County Reporter, a newspaper of general circulation in Shelby County, Alabama, in its issues of 03/26, 04/02, 04/09/08, 04/30/08; and

WHEREAS, on May 29, 2008, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Household Financial Corporation of Alabama in the amount of **ONE HUNDRED TWENTY-FOUR THOUSAND SIXTY-EIGHT AND 78/100 DOLLARS (\$ 124,068.78)**; which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to Household Financial Corporation of Alabama; and

WHEREAS, Mikki Prince, conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of ONE HUNDRED TWENTY-FOUR THOUSAND SIXTY-EIGHT AND 78/100 DOLLARS (\$ 124,068.78), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto Household Financial Corporation of Alabama, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

LOT 1, ACCORDING TO SURVEY OF IVANHOE, AS RECORDED IN MAP BOOK 6, PAGE 58, AND AMENDED MAP OF IVANHOE, AS RECORDED IN MAP BOOK 6, PAGE

70, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, SITUATED IN SHELBY COUNTY, ALABAMA.

SOURCE OF TITLE: Book 297 Page 519

TO HAVE AND TO HOLD the above described property unto Household Financial Corporation of Alabama, 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; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Aurbin Ray McCay, Jr. and Gennett McCay, husband and wife and Household Financial Corporation of Alabama have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 29th day of May, 2008.

BY: Mikki Prince
AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY


I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

Mikki Prince, whose name as attorney-in-fact and auctioneer for Aurbin Ray McCay, Jr. and Gennett McCay, husband and wife and Household Financial Corporation of Alabama, 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/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 29th day of May, 2008.

Lisa Dean Raper
NOTARY PUBLIC
My Commission Expires: 12/21/09

Grantee Name / Send tax notice to:
ATTN: Eric Ogechi
FNFS/HSBC Consumer Lending
961 Weigel Drive
Elmhurst, IL 60126


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