

SEND TAX NOTICE TO:
Flagstar Bank, F. S. B.
5151 Corporate Drive
Troy, MI 48098

(#501577882)

STATE OF ALABAMA

)
COUNTY OF SHELBY

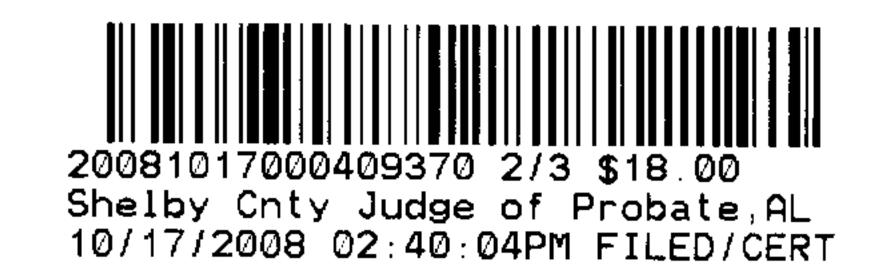
FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 20th day of July, 2007, Ricky J. Catalogna, an unmarried man, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, FSB, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Inst. # 20070724000345700, and

WHEREAS, in and by said mortgage, the Mortgagee 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 Mortgagee or any person conducting said sale for the Mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Mortgagee 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 Flagstar Bank, FSB 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 September 10, 2008, September 17, 2008, and September 24, 2008; and

WHEREAS, on October 3, 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 Flagstar Bank, FSB 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 Flagstar Bank, FSB; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, FSB, was the highest bidder and best bidder in the amount of One Hundred Seventy-Five Thousand Three Hundred Thirty-Six And 14/100 Dollars (\$175,336.14) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, FSB, by and through Aaron Warner as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, FSB, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 207, according to the Survey of Cedar Grove at Sterling Gate, Sector 2, Phase 5, as recorded in Map Book 28, Page 91, 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 Flagstar Bank, FSB 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 mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

20081017000409370 3/3 \$18.00 Shelby Cnty Judge of Probate, AL 10/17/2008 02:40:04PM FILED/CERT

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, FSB, has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this October 3, 2008.

Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, FSB

By:

Aaron Warner, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Warner, whose name as acting in its capacity as auctioneer and attorney-in-fact for Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, FSB, 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 Mortgagee acting in its capacity as auctioneer and Attorney-in-fact for said Mortgagee.

Given under my hand and official seal on this October 3, 2008.

Notary Public

My Commission Expiredy Commission Expires October 26, 2011

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