

SEND TAX NOTICE TO:  
Cenlar  
425 Phillips Blvd.  
Ewing, New Jersey 08618

(#0023136062)

STATE OF ALABAMA )

COUNTY OF SHELBY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 17th day of December, 2007, Lacy Posey aka Lacy J. Posey and Shannon L. Posey, wife and husband, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. as nominee for MortgageAmerica, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20080108000009680; being re-recorded in Instrument Number 20080226000077510, said mortgage having subsequently been transferred and assigned to Chase Home Finance ("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 Chase Home Finance 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 August 20, 2008, August 27, 2008, and September 3, 2008; and

WHEREAS, on October 17, 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 Chase Home Finance 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 Chase Home Finance ; and

WHEREAS, Chase Home Finance, was the highest bidder and best bidder in the amount of One Hundred Fifty-Seven Thousand Six Hundred Fifty-Two And 21/100 Dollars (\$157,652.21) on the indebtedness secured by said mortgage, the said Chase Home Finance, 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 Chase Home Finance, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 46 A, according to the Map of Ammersee Lakes First Sector, as recorded in Map Book 28, Pages 98 A & B, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Chase Home Finance 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.

IN WITNESS WHEREOF, Chase Home Finance, 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 October 17, 2008.



20081027000417990 3/3 \$21.00  
Shelby Cnty Judge of Probate, AL  
10/27/2008 12:24:49PM FILED/CERT

Chase Home Finance

By: 

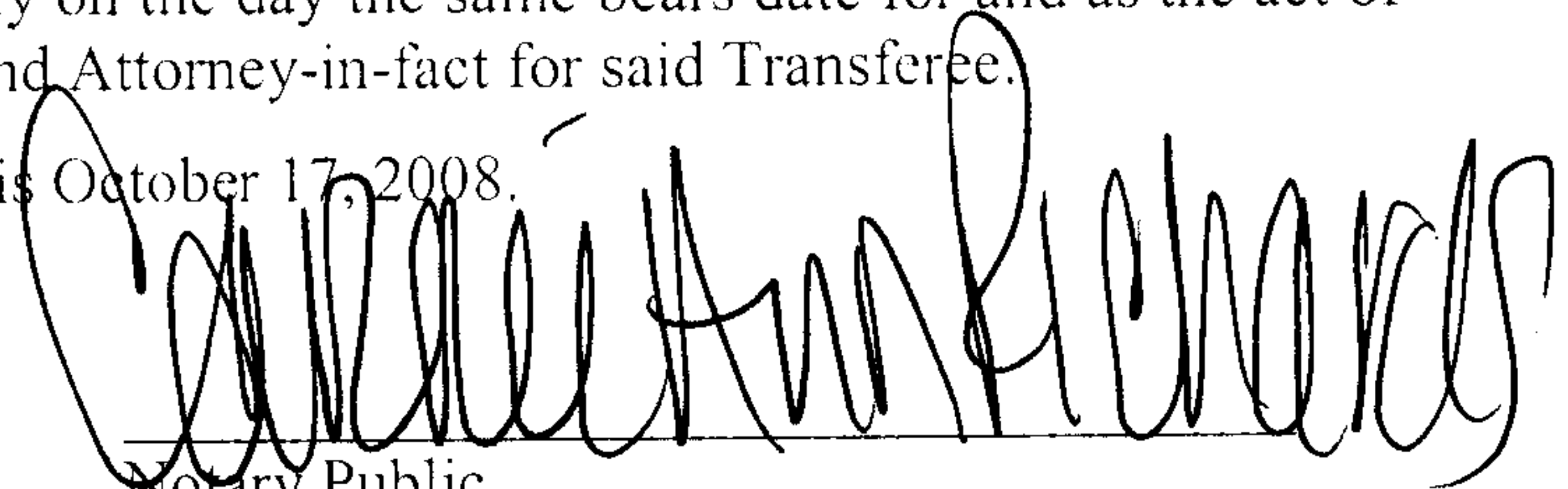
Aaron Warner, Auctioneer and Attorney-in-Fact

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 Chase Home Finance, 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 acting in its capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this October 17, 2008.



Notary Public

My Commission Expires:

**MY COMMISSION EXPIRES FEBRUARY 5, 2012**

This instrument prepared by:

Cynthia W. Williams

SIROTE & PERMUTT, P.C.

P. O. Box 55727

Birmingham, Alabama 35255-5727