20081103000425990 1/3 \$19.00 Shelby Cnty Judge of Probate, AL 11/03/2008 03:32:39PM FILED/CERT

SEND TAX NOTICE TO:
CitiMortgage, Inc.
5280 Corporate Drive
Frederick, MD 21703

(#2002954507)

STATE OF ALABAMA

)

COUNTY OF SHELBY

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 21st day of July, 2005, Michael Todd Welch and Melissa F. Welch, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for First Federal Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20050804000396170, said mortgage having subsequently been transferred and assigned to Citimortgage, Inc., ("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 CitiMortgage, Inc. 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 <u>Shelby County Reporter</u>, a newspaper of general circulation published in Shelby County, Alabama, in its issues of September 24, 2008, October 1, 2008, and October 8, 2008; and

WHEREAS, on October 24, 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

CitiMortgage, Inc. 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, Judy Corvin of Corvin Auctioneering, LLC was the auctioneer who conducted said

foreclosure sale and was the person conducting the sale for the said CitiMortgage, Inc.; and

WHEREAS, CitiMortgage, Inc., was the highest bidder and best bidder in the amount of One

Hundred Forty-Eight Thousand Seven Hundred Nine And 11/100 Dollars (\$148,709.11) on the

indebtedness secured by said mortgage, the said CitiMortgage, Inc., by and through Judy Corvin of

Corvin Auctioneering, LLC as auctioneer conducting said sale and as attorney-in-fact for said Transferee,

does hereby grant, bargain, sell and convey unto CitiMortgage, Inc., all of its right, title, and interest in

and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 9, according to the Survey of Monte Tierra, as recorded in Map Book

5, Page 114, in the Probate Office of Shelby County, Alabama. Situated

in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto CitiMortgage, Inc. 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, CitiMortgage, Inc., has caused this instrument to be executed by and

through Judy Corvin of Corvin Auctioneering, LLC, as auctioneer conducting said sale and as attorney-

in-fact for said Transferee, and said Judy Corvin of Corvin Auctioneering, LLC, as said auctioneer and

attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this October 24, 2008.

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CitiMortgage, Inc.

By: Corvin Auctioneering, LLC Its: Auctioneer and Attorney-in-Fact

By: Judy Corvin

STATE OF ALABAMA

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Judy Corvin, of Corvin Auctioneering, LLC acting in its capacity as auctioneer and attorney-in-fact for CitiMortgage, Inc., 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, she, with full authority, executed the same voluntarily for and as the act of said limited liability company acting in its capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this October 24, 2008.

Notary Public

My Commission Expires. COMMISSION EXPIRES MARCH 25, 2012

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

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