


PREPARED BY: JOHN RUDD
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LLC**

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STATE OF ALABAMA
COUNTY OF SHELBY

MSP FILE NO.: 333.0801669AL/C
LOAN NO.: 0092533066


20081201000452700 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
12/01/2008 12:39:24PM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on October 5, 2004, **Ken Banks and Melissa Banks, husband and wife, Party of the First Part**, executed a certain mortgage to **AMERIQUEST MORTGAGE COMPANY**, which said mortgage is recorded in Instrument No. 20041022000582970, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to WM Specialty Mortgage LLC; Instrument Number 20080730000306260 and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and WM Specialty Mortgage LLC 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 08/20, 08/27, 09/03/08; and

WHEREAS, on September 25, 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 WM Specialty Mortgage LLC in the amount of **TWO HUNDRED FIFTY-TWO THOUSAND TWO HUNDRED EIGHTEEN AND 12/100 DOLLARS (\$ 252,218.12)**; 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 WM Specialty Mortgage LLC; 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 **TWO HUNDRED FIFTY-TWO THOUSAND TWO HUNDRED EIGHTEEN AND 12/100 DOLLARS (\$ 252,218.12)**, 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

WM Specialty Mortgage LLC, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 31, according to the Map and Survey of Meadow Brook, 12th Sector, as recorded in Map Book 9, Page 27, in the Probate Office of Shelby County, Alabama.

SOURCE OF TITLE: Instrument Number 2001-29606

TO HAVE AND TO HOLD the above described property unto WM Specialty Mortgage LLC, 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, Ken Banks and Melissa Banks, husband and wife and WM Specialty Mortgage LLC have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 25th day of September, 2008.

BY:

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

Miki Prince, whose name as attorney-in-fact and auctioneer for Ken Banks and Melissa Banks, husband and wife and WM Specialty Mortgage LLC, 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 25th day of September, 2008.

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

Grantee Name / Send tax notice to:
ATTN: Julian Moreno
Citi Residential Lending (fka AMC)
, 92868

