

20081219000471830 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
12/19/2008 03:35:31PM FILED/CERT

AUCTIONEER'S DEED

STATE OF ALABAMA
COUNTY OF SHELBY

WHEREAS, RYAN C. SYKES, an unmarried man executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender and Lender's Successors and Assigns on the 7th day of August, 2007 on that certain real property hereinafter described, which mortgage is recorded in Instrument No. 20070912000428050, of the records in the Office of the Judge of Probate, Shelby County, Alabama; said indebtedness and beneficial interest in said mortgage having been transferred to Amtrust Bank; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the City of Columbiana, County of Shelby, Alabama, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in the City of Columbiana, Alabama; and

WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on October 29th, November 5th and November 12th, 2008; fixing the time of the sale of said property to be during the legal hours of sale on the 1st day of December, 2008, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

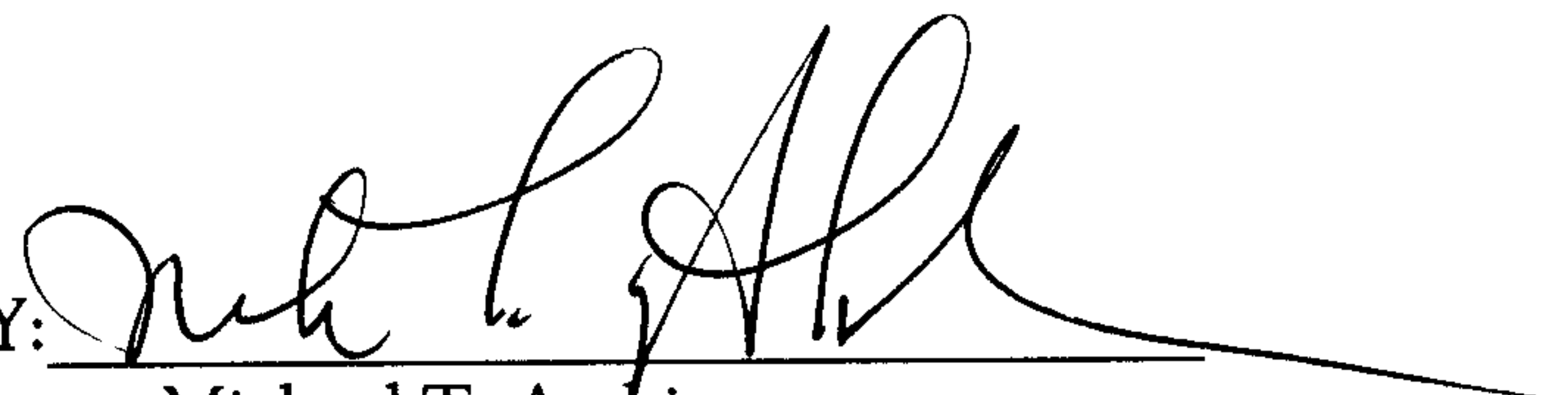
WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 1st day of December, 2008, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale **AMTRUST BANK** was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of **\$99,000.00** cash in hand paid by said purchaser to Michael T. Atchison, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Amtrust Bank, by and through Michael T. Atchison as such auctioneer, and as its attorney-in-fact, and Ryan C. Sykes by Michael T. Atchison, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto **AMTRUST BANK**, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

LOT 8, FERNWOOD, SECOND SECTOR, AS RECORDED IN MAP BOOK 5, PAGE 63,
IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED
IN SHELBY COUNTY, ALABAMA.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said **AMTRUST BANK**, the purchaser at said sale, 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.

IN WITNESS WHEREOF, the said Ryan C. Sykes, and Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Amtrust Bank, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on this the 1st day of December, 2008.

BY:



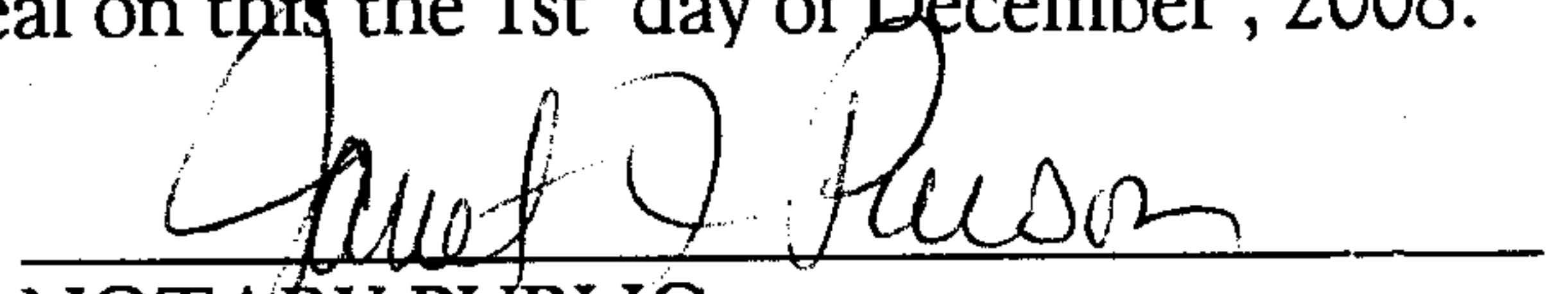
Michael T. Atchison

As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Michael T. Atchison, whose name as attorney-in-fact and auctioneer for Ryan C. Sykes, and Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Amtrust Bank 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 1st day of December, 2008.


NOTARY PUBLIC
My Commission Expires: 10/16/2012

Grantee's address:

1111 Chester Ave., Suite 200
Cleveland, OH 44114

This instrument prepared by:

William S. McFadden
McFADDEN, LYON & ROUSE, L.L.C.
718 Downtowner Boulevard
Mobile, Alabama 36609