


THIS INSTRUMENT WAS PREPARED BY:

Scott J. Humphrey, Esq.
3829 Lorna Road
Suite 322
Hoover, Alabama 35244

STATE OF ALABAMA)
SHELBY COUNTY)

SEND TAX NOTICES TO:

The Bank of New York, as Trustee
c/o Wachovia Mortgage, FSB
1100 Corporate Center Drive NC4743
Raleigh, NC 27607


20081223000474480 1/3 \$399.00
Shelby Cnty Judge of Probate, AL
12/23/2008 12:01:52PM FILED/CERT

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on August 31, 2004, Jennifer S. Fisher and spouse, Ian N. Fisher, executed a certain mortgage on the property hereinafter described to Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, as Instrument No. 20040903000494520, and re-recorded as Instrument No. 20041216000686420, aforesaid records; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation, did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of October 15, October 22, and October 29, 2008; and

WHEREAS, on November 14, 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 and properly conducted, and Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation, did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and


WHEREAS, Scott J. Humphrey was the auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of The Bank of New York, as successor to JP Morgan Chase Bank, N.A., as Trustee for SAMI 2004-AR7, in the amount of \$378,871.75, which sum of money Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation, offered to credit on the indebtedness secured by said mortgage, and the said Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation, by and through Scott J. Humphrey, as auctioneer conducting said sale and as attorney-in-fact for Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said The Bank of New York, as successor to JP Morgan Chase Bank, N.A., as Trustee for SAMI 2004-AR7, the following described property situated in Shelby County, Alabama, to-wit:

Lot 1837, according to the Map of Highland Lakes, 18th Sector, Phase 1, an Eddleman Community, as recorded in Map Book 26, Page 130, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property to The Bank of New York, as successor to JP Morgan Chase Bank, N.A., as Trustee for SAMI 2004-AR7, and its successors and assigns; 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, Jennifer S. Fisher and Ian N. Fisher, and Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation, have caused this instrument to be executed by and through Scott J. Humphrey, as auctioneer conducting said sale and as their attorney-in-fact, and Scott J. Humphrey, as auctioneer conducting said sale, has hereto set his hand and seal on this the 14th day of November, 2008.


20081223000474480 2/3 \$399.00
Shelby Cnty Judge of Probate, AL
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JENNIFER S. FISHER and IAN N. FISHER

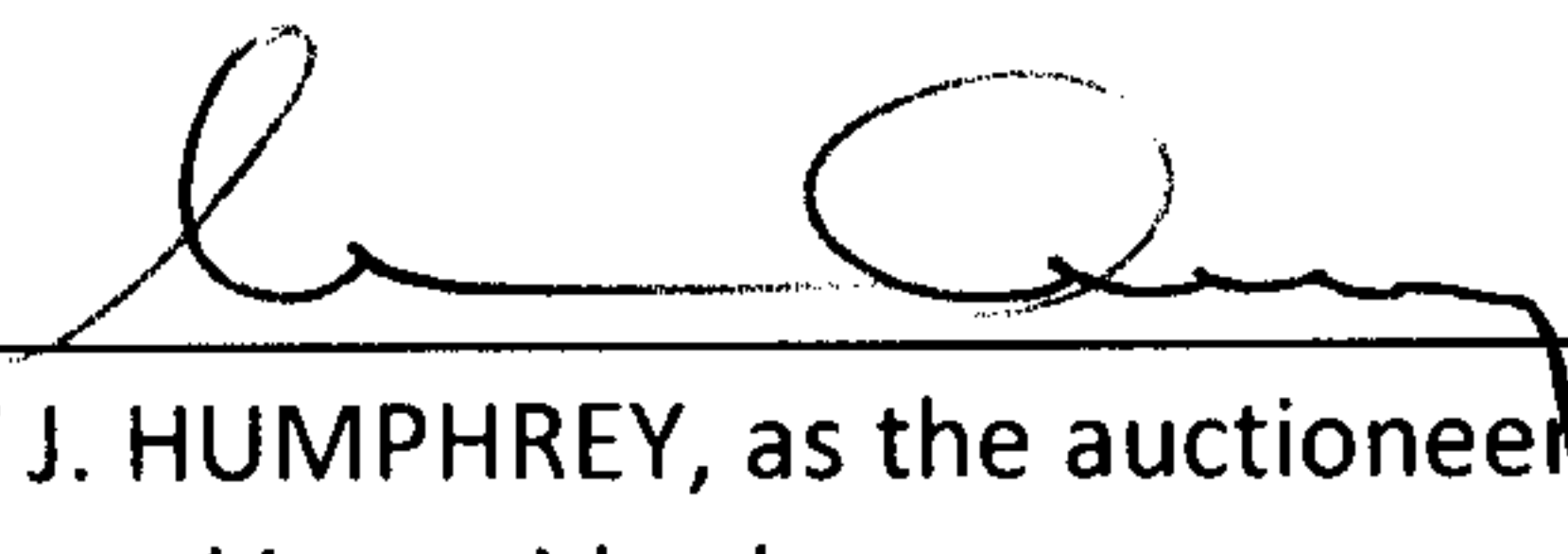
By: 

SCOTT J. HUMPHREY, attorney-in-fact

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
as nominee for SOUTHTRUST MORTGAGE CORPORATION

By: 


SCOTT J. HUMPHREY, as the person acting as
auctioneer and conducting the sale as its
attorney-in-fact

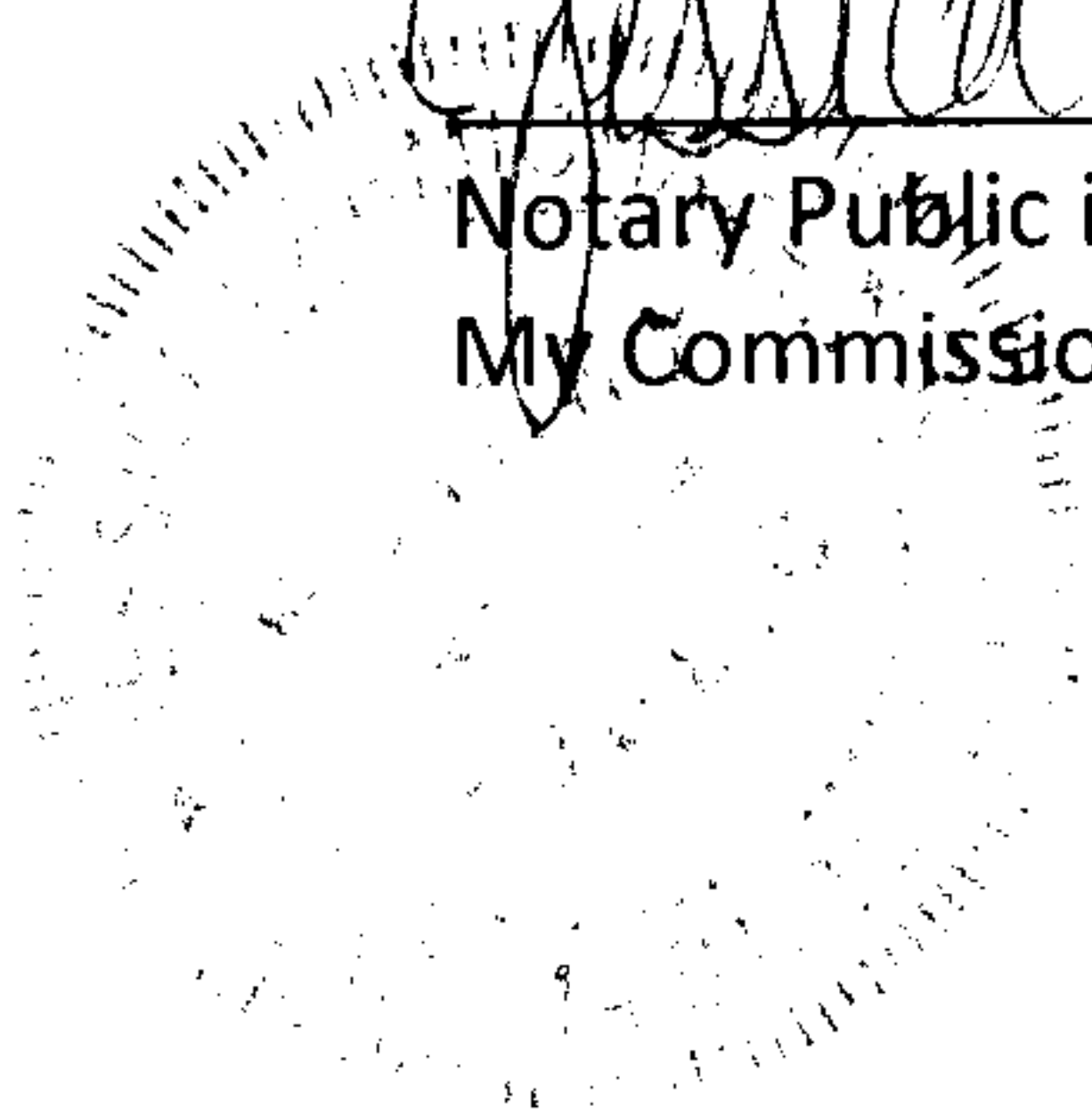

SCOTT J. HUMPHREY, as the auctioneer and
person making said sale


STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as attorney-in-fact for Jennifer S. Fisher and Ian N. Fisher; whose name as attorney-in-fact and agent for Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation; and whose name as auctioneer and person making said sale, 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, in his capacity as such attorney-in-fact, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 14th day of November, 2008.


Notary Public in and for the State of Alabama, at Large
My Commission Expires: My Commission Expires 3/31/12




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Shelby County, AL 12/23/2008
State of Alabama

Deed Tax: \$379.00