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STATE OF ALABAMA)

COUNTY OF SHELBY)

THIS FORECLOSURE DEED made this 10th day of February, 2009 between JEFFREY ELMORE, single man, Party of the First Part, and FEDERAL NATIONAL MORTGAGE ASSOCIATION, Party of the Second Part;

WITNESSETH:

WHEREAS, the said JEFFREY ELMORE, a single man, heretofore executed to HOMESOUTH MORTGAGE SERVICES, INC., herein called the Mortgagee, a certain mortgage dated May 30, 2002, and recorded in Instrument No. 20020618000287540, Probate Records of Shelby County, Alabama, which conveyed the hereinafter described property to secure the indebtedness evidenced by a note, payable in installments, therein described; and

WHEREAS, the Mortgagee has assigned the said mortgage and the property therein described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for Lender and Lender's successors and assigns, by assignment dated June 5, 2002, and recorded in Instrument No. 20030807000515420, Probate Records of Shelby County, Alabama; the Promissory Note secured by said mortgage has been endorsed to CITIMORTGAGE, INC., and as Investor, the Party of the Second Part was owner of the indebtedness secured by said mortgage at the time of the sale hereinafter mentioned; and

WHEREAS, the said mortgage provides that if said indebtedness or any part thereof should remain unpaid at maturity, then the whole of indebtedness shall at once become due and payable and said mortgage be subject to foreclosure, and further provides that in the event of any such default the Mortgagee shall have the authority to sell said property before the Courthouse Door in the City of Columbiana, County of Shelby, State of Alabama, at public outcry for eash after first giving notice by publication once a week for three successive weeks of the time, place and terms of said sale in some newspaper of general circulation published in Shelby County, Alabama, and further provides that in the event of any such sale the person conducting such sale shall have power and authority to execute a deed to the purchaser of said property at such sale, and further provides that the Mortgagee or its assigns may bid and become the purchaser at such sale of the property therein; and

WHEREAS, parts of said indebtedness remained unpaid at the respective maturities thereof, and the whole of said indebtedness thereupon became due and payable, and default was made in payment thereof, and thereafter notice was published in The Shelby County Reporter, a newspaper of general circulation and published in Shelby County, Alabama, on the 24th day of December, 2008, and the 31st day of December, 2008, and the 7th day of January, 2009, that the

hereinafter described property would be sold before the front door of the Shelby County Courthouse at Columbiana, Alabama, at public outcry to the highest bidder for cash, within the legal hours of sale on the 27^{th} day of January, 2009, and

WHEREAS, at the time and place stated in said notice the undersigned attorney-in-fact and auctioneer announced that such sale was postponed until the 10th day of February, 2009, and thereafter notice was published in The Shelby County Reporter, on the 28th day of January, 2009; and

WHEREAS, the said sale was held at the time and place stated in said notice which was published in the said issues of The Shelby County Reporter, and Party of the Second Part became the purchaser of the hereinafter described property at and for the sum of \$19,091.00 cash, which was the highest, best, and last bid therefore; and

WHEREAS, the undersigned, JAMES J. ODOM, JR., conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITIMORTGAGE, INC.;

NOW THEREFORE, IN consideration of the premises the Parties of the First Part and the MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITIMORTGAGE, INC., 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 the said FEDERAL NATIONAL MORTGAGE ASSOCIATION, the following described real property situated in Shelby County, Alabama, to-wit:

Commence at the center of Section 20, Township 22 South, Range 2 West, and run South 00 degrees 02 minutes West 306.90 feet to a point on the Southeasterly margin of a public road; thence North 77 degrees 52 minutes East 9.54 feet to a point; thence North 65 degrees 57 minutes East 229.30 feet to a point; thence North 61 degrees, 38 minutes East 194.98 feet to a point; thence North 71 degrees 43 minutes East 74.92 feet to the point of beginning; thence continue along last described course 37.50 feet to a point; thence North 66 degrees 47 minutes East 181.94 feet to a point; thence South 00 degrees 34 minutes West 194.60 feet to a point; thence South 83 degrees 48 minutes West 203.39 feet to a point; thence North 00 degrees 34 minutes East 133.08 feet to the point of beginning. According to survey of Thomas E. Simmons, RLS#12945, dated September 27, 1989.

TO HAVE AND TO HOLD unto the said FEDERAL NATIONAL MORTGAGE ASSOCIATION, its successors and assigns forever, as fully and completely in all respects as the same could or ought to be conveyed to the said FEDERAL NATIONAL MORTGAGE ASSOCIATION, under and by virtue of the power and authority contained in the aforesaid mortgage. Subject, however, to the statutory rights of redemption on the part of those entitled to

20090227000071740 2/3 \$20.00 Shelby Cnty Judge of Probate, AL 02/27/2009 02:42:45PM FILED/CERT redeem as provided by the laws of the State of Alabama, also subject to prior liens, ad valorem taxes, easements and restrictions of record.

IN WITNESS WHEREOF, the said JEFFREY ELMORE, a single man, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITIMORTGAGE, INC., have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the day and year first above written.

> JEFFREY ELMORE, a single man, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMNEE FOR CITIMORTGAGE, INC.

BY: James J. Odom Jr.

As Attorney-in Fact and Auctioneer

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that JAMES J. ODOM, JR., whose name as attorney-in-fact and auctioneer for JEFFREY ELMORE, a single man, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CITIMORTGAGE, INC., 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 the conveyance, he, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this <u>23rd</u> day of <u>12 braarc</u>, 2009.

Notary Public
My Commission Expires: 3/13/2011

arne P. Marshall

THIS INSTRUMENT PREPARED BY: ROBERT J. WERMUTH STEPHENS, MILLIRONS, HARRISON & GAMMONS, P.C. P.O. BOX 307 HUNTSVILLE, AL 35804

Grantee's Address: FNMA P.O. Box 650043 Dallas, TX 75265-0043

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