

**THIS INSTRUMENT WAS PREPARED BY:**


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

**SEND TAX NOTICES TO:**

MorEquity, Inc.  
Post Office Box 3788  
Evansville, IN 74436-3788

STATE OF ALABAMA     )  
SHELBY COUNTY        )

**FORECLOSURE DEED**

  
20090415000138000 1/3 \$22.00  
Shelby Cnty Judge of Probate, AL  
04/15/2009 08:47:28AM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on April 22, 2004, Mark A. Clyburn and spouse, Allison S. Clyburn, executed a certain mortgage on the property hereinafter described to Crossroads Mortgage, a division of AIG Federal Savings Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, as Instrument No. 20040506000240480, and subsequently transferred and assigned to MorEquity, Inc. by instrument recorded as Instrument No. 20040506000240490, 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 MorEquity, Inc. 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 December 10, December 17, and December 24, 2008; and

WHEREAS, on January 5, 2009, 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 MorEquity, Inc. 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, M. Katherine Blackwell was the auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said MorEquity, Inc.; and


WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of MorEquity, Inc. in the amount of \$178,500.00, which sum of money MorEquity,

Inc. offered to credit on the indebtedness secured by said mortgage, and the said MorEquity, Inc., by and through M. Katherine Blackwell, as auctioneer conducting said sale and as attorney-in-fact for MorEquity, Inc., does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said MorEquity, Inc. the following described property situated in Shelby County, Alabama, to-wit:

**Lot 58, according to the Survey of Sterling Gate, Sector 2,  
Page 1, as recorded in Map Book 26, Page 29, Shelby County,  
Alabama Records.**

TO HAVE AND TO HOLD the above described property to MorEquity, Inc. 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, Mark A. Clyburn and Allison S. Clyburn, and MorEquity, Inc. have caused this instrument to be executed by and through M. Katherine Blackwell, as auctioneer conducting said sale and as their attorney-in-fact, and M. Katherine Blackwell, as auctioneer conducting said sale, has hereto set her hand and seal on this the 5th day of January, 2009.

  
20090415000138000 2/3 \$22.00  
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MARK A. CLYBURN and ALLISON S. CLYBURN

By: M. Katherine Blackwell  
M. KATHERINE BLACKWELL, attorney-in-fact

MOREQUITY, INC.

By: M. Katherine Blackwell  
M. KATHERINE BLACKWELL, as the person  
acting as auctioneer and conducting the sale  
as its attorney-in-fact

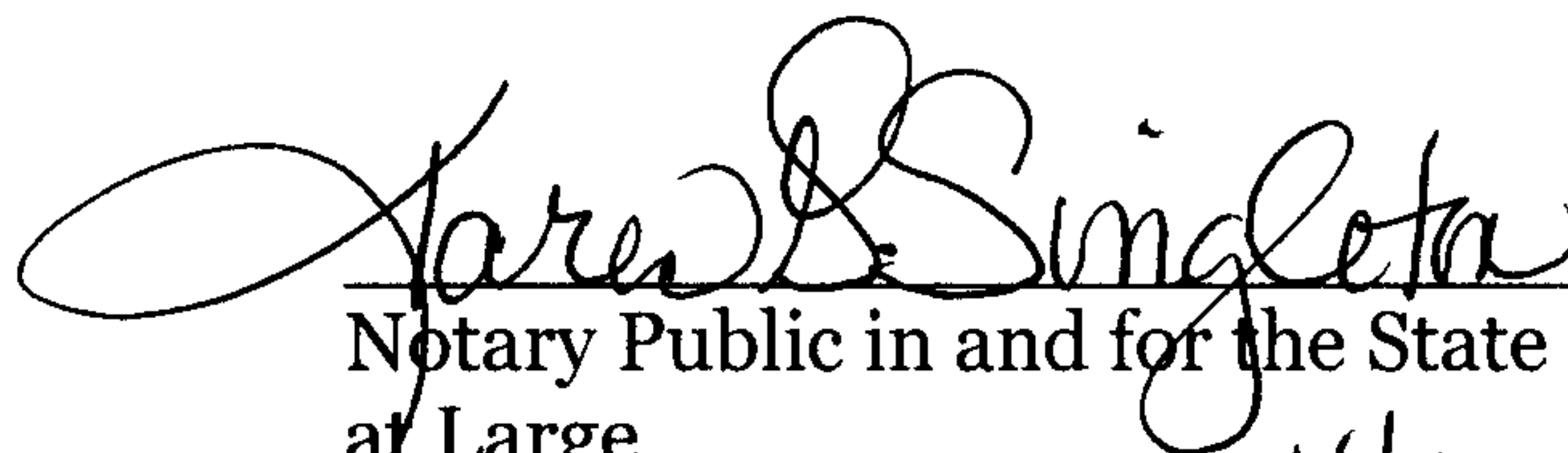
M. Katherine Blackwell  
M. KATHERINE BLACKWELL, as the auctioneer  
and person making said sale



STATE OF ALABAMA       )  
COUNTY OF Shelby       )


I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that M. Katherine Blackwell, whose name as attorney-in-fact for Mark A. Clyburn and Allison S. Clyburn; whose name as attorney-in-fact and agent for MorEquity, Inc.; 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, she, in her 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 5th day of January, 2009.

  
Notary Public in and for the State of Alabama,  
at Large

My Commission Expires: 4/25/2010



  
20090415000138000 3/3 \$22.00  
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