

THIS INSTRUMENT

WAS PREPARED BY:

Trustee Management Company
10975 El Monte, Suite 225
Overland Park, KS 66211
(913) 383-8922



20090602000209210 1/3 \$81.00
Shelby Cnty Judge of Probate, AL
06/02/2009 02:23:44 PM FILED/CERT

STATE OF ALABAMA)
COUNTY OF Shelby)

FORECLOSURE DEED

Shelby County, AL 06/02/2009

State of Alabama

Deed Tax : \$60.00

KNOW ALL MEN BY THESE PRESENTS, that,

WHEREAS, heretofore, on to-wit: December 15, 2004, Christopher Smith and Cynthia Smith, Husband and Wife, Mortgagors, executed a certain mortgage to Wilmington Finance, a division of AIG Federal Savings Bank, a corporation, said mortgage being recorded in Instrument Number 20041221000695840, on December 21, 2004, and further assigned to The CIT Group/Consumer Finance, recorded on October 19, 2006 as Instrument Number 20061019000517810, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door, 112 North Main Street, Columbiana, AL 35051, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) 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 power and authority contained in same, the Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Vericrest Financial, Inc., f.k.a. The CIT Group/Consumer Finance, Inc., as transferee, did declare all of the indebtedness secured by the mortgage, due and payable, and said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclose of said mortgage in accordance with the terms thereof, by U.S. Mail and by publication in Shelby County Reporter, a newspaper of general interest and circulation published in Shelby County, Alabama in its issues of April 8, 15, and 22, 2009.

WHEREAS, on April 29, 2009, the day on which the foreclosure sale was due to be held under the terms of said notice between the legal hours of sale, said foreclosure sale was duly and properly conducted, and the said Vericrest Financial, Inc., f.k.a. The CIT Group/Consumer Finance, Inc., as transferee, did offer for sale and sell at public outcry, in front of the Courthouse

06105AL08

door, 112 North Main Street, Columbiana, AL 35051, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Marcus Clark was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for Vericrest Financial, Inc., f.k.a. The CIT Group/Consumer Finance, Inc.; and

WHEREAS, Contracting Specialist, Inc. was the highest and best bidder in the amount of Fifty Nine Thousand Eight Hundred Seventy and 00/100 (\$59,870.00) on the indebtedness secured by said mortgage, the said Contracting Specialist, Inc., by and through , as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby remise, release, quit claim and convey unto Contracting Specialist, Inc. all of its right, title and interest in and to the following described property situated in Shelby County, Alabama, to-wit;

Lot 4, according to the survey of a Final Plat of The Cottages of Saratoga, Phase 1, as recorded in Map Book 31, Page 114, in the Probate Office of Shelby County, Alabama.


Parcel ID#: 35-1-11-0-003-003

More commonly known as: 208 Saratoga Ln., Calera, AL 35040.

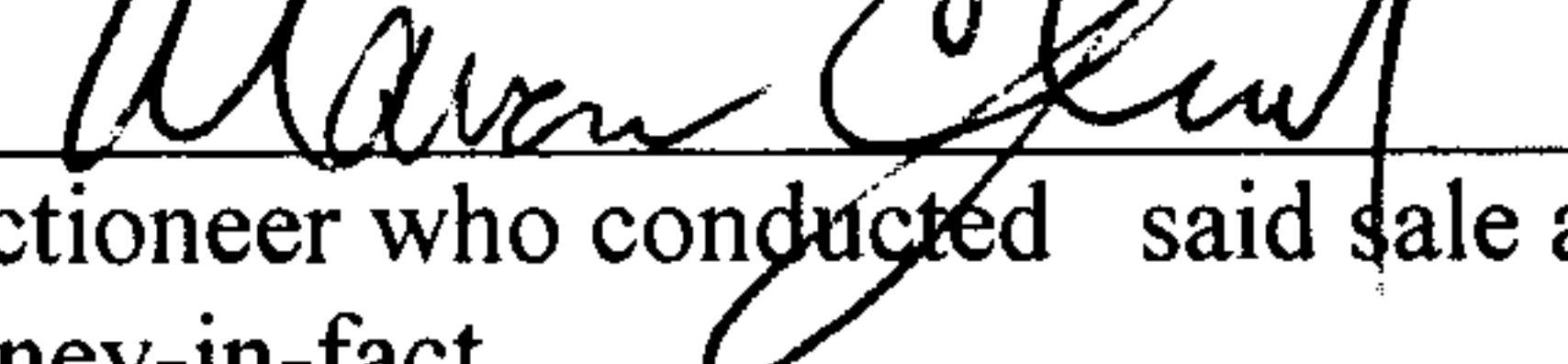
The property is being conveyed herein on an "as is, where is" basis subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the recorded of the Office of the Judge of Probate of the county where the above described property is situated; and furthermore, this property is being without warranty or recourse, express or implied, as to title, use and/or enjoyment and will be subject to the right of redemption of all parties entitled thereto; and by accepting this deed, Grantee releases any and all claims whatsoever against the law firm representing the Grantors hereunder and the auctioneer conducting said foreclosure sale; and furthermore, this conveyance is subject to being declared null and void in the event that the owner or a party claiming through the owner has filed bankruptcy prior to the date of this foreclosure sale.

TO HAVE AND TO HOLD, the above described property unto the said Contracting Specialist, Inc., 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 all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record I the aforesaid Probate Office.

IN WITNESS WHEREOF, the said Vericrest Financial, Inc., f.k.a. The CIT Group/Consumer Finance, Inc., as transferee by and through Marcus Clark as auctioneer conducting said sale and as attorney-in-fact for said mortgagee/transferee caused these presents to be executed on this the 29th day of April, 2009.


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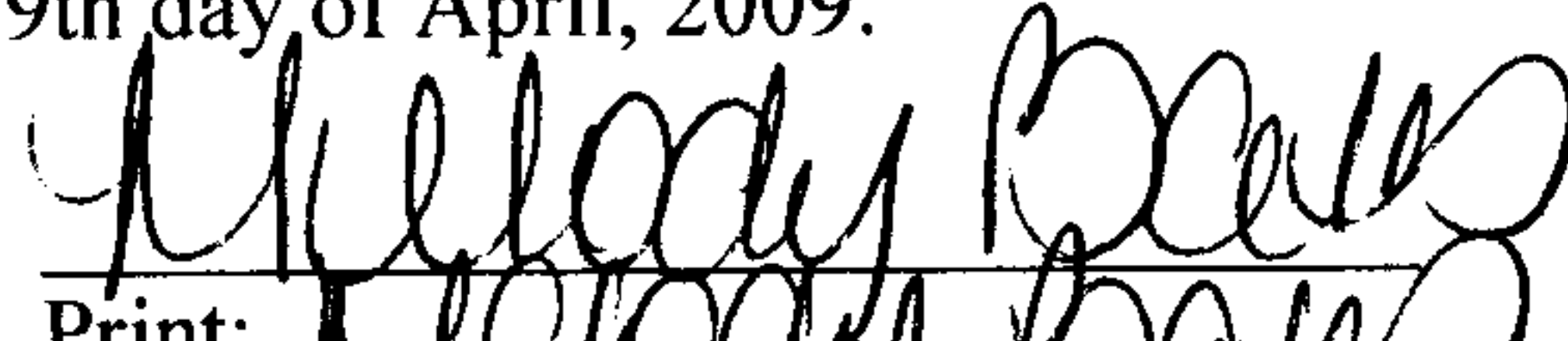
Vericrest Financial, Inc., f.k.a. The CIT
Group/Consumer Finance, Inc.

By: 
, Auctioneer who conducted said sale and
attorney-in-fact

STATE OF ALABAMA)
)
COUNTY OF CULLMAN)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that , Marcus Clark whose name as auctioneer and attorney-in-fact for the said Vericrest Financial, Inc., f.k.a. The CIT Group/Consumer Finance, 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 this conveyance, he, in his capacity as such auctioneer attorney-in-fact, executed the same voluntarily on the day the same bears date and as the act of said transferee/mortgagee.

Given under my hand and official seal this the 29th day of April, 2009.


Print: Melody Bates
NOTARY PUBLIC

My Commission Expires:

MY COMMISSION EXPIRES 07-27-2011

[seal]

SEND TAX NOTICE TO:

Contracting Specialist, Inc.
3584 Hwy. 315, Suite 115
Pelham, AL 35124

After Recording return to:

Contracting Specialist, Inc.,
3584 Hwy. 315
Suite 115,
Pelham, AL 35124.



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