


**MORTGAGE FORECLOSURE DEED**

  
20090605000216040 1/2 \$16.00  
Shelby Cnty Judge of Probate, AL  
06/05/2009 02:21:27 PM FILED/CERT

STATE OF ALABAMA  
COUNTY OF SHELBY

)  
)

Joseph Savoian  
3018085989

KNOW ALL MEN BY THESE PRESENTS: That Joseph Savoian and, Nicole Savoian, Husband and Wife as Joint Tenants did, on to-wit, the July 27, 2007, execute a mortgage to Washington Mutual Bank, FA, which mortgage is recorded in Instrument 20070810000378190 et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA 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, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of April 29, May 6, 13, 2009; and

WHEREAS, on the May 26, 2009, the day on which the foreclosure sale was due to be held under the terms of said notice, at 3:15 o'clock p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA, in the amount of Four Hundred Seven Thousand Nine Hundred Thirty-Six Dollars and Sixty-Three Cents (\$407,936.63), which sum the said JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of Four Hundred Seven Thousand Nine Hundred Thirty-Six Dollars and Sixty-Three Cents (\$407,936.63), cash, the said Joseph Savoian and, Nicole Savoian, Husband and Wife as Joint Tenants, acting by and through the said JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA, by Marcus Clark, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA, by Marcus Clark, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Marcus Clark, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 1617, according to the Map of Highland Lakes, 16th Sector, an Eddleman Community, as recorded in Map Book 25, Page 49, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, as recorded in Instrument No. 1994-07111 and amended in Instrument No. 1996-17543 and further amended in Instrument No. 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 16th Sector, recorded as Instrument No. 1999-31096 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

TO HAVE AND TO HOLD THE above described property unto JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.



IN WITNESS WHEREOF, the said JPMorgan Chase Bank, National Association successor-in-interest to Washington Mutual Bank fka Washington Mutual Bank, FA, has caused this instrument to be executed by Marcus Clark, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said Marcus Clark, has executed this instrument in his capacity as such auctioneer on this the May 26, 2009.

Joseph Savoian and, Nicole Savoian, Husband and Wife as Joint Tenants  
Mortgagors

JPMorgan Chase Bank, National Association successor-in-interest to  
Washington Mutual Bank fka Washington Mutual Bank, FA  
Mortgagee or Transferee of Mortgagee

By Marcus Clark  
Marcus Clark, as Auctioneer and the person conducting said sale for the  
Mortgagee or Transferee of Mortgagee

JPMorgan Chase Bank, National Association successor-in-interest to  
Washington Mutual Bank fka Washington Mutual Bank, FA  
Mortgagee or Transferee of Mortgagee

By Marcus Clark  
Marcus Clark, as Auctioneer and the person conducting said sale for the  
Mortgagee or Transferee of Mortgagee

By Marcus Clark  
Marcus Clark, as Auctioneer and the person conducting said sale for the  
Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Marcus Clark, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, 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, in his capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears that same date.


Given under my hand and official seal this May 26, 2009.

Melody Batts  
NOTARY PUBLIC

MY COMMISSION EXPIRES: **MY COMMISSION EXPIRES 07-27-2011**

Instrument prepared by:  
EDITH S. PICKETT  
SHAPIRO & PICKETT, L.L.P.  
651 Beacon Parkway West, Suite 115  
Birmingham, Alabama 35209  
09-008404

GRANTEE'S ADDRESS  
JPMorgan Chase Bank, National Association  
7255 Baymeadows Way  
Jacksonville, Florida 32256

  
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