

This instrument was prepared by:
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2117 2nd Avenue North
Birmingham, AL 35203

STATE OF ALABAMA)

MORTGAGE FORECLOSURE DEED

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on to-wit: the 10th day of December, 2004, Corena S. Carver, an unmarried woman, executed a certain mortgage on the property hereinafter described to Sovereign Bank as recorded in Instrument 20041220000693860 in the Probate Office of Shelby County, Alabama.

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 Courthouse door in the City of Columbiana, Shelby County, 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 therefor; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Sovereign Bank did declare all of the indebtedness secured by said mortgage due and payable and said mortgage subject to foreclosure as therein provided 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 April 22 and 29, 2009 and May 6 and 27 2009; and

WHEREAS, on the 20th day of July, 2009, the day on which the foreclosure was due to be held under the terms of said notice, between legal hours of sale, said foreclosure was duly and properly conducted, and Sovereign Bank did offer for sale and sell at public outcry in front of the Courthouse at Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Fran Clark was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Sovereign Bank; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of **Federal Home Loan Mortgage Corporation** in the amount of **Two Hundred Three Thousand One Hundred Four and 80/100 Dollars (\$203,104.80)**, which sum of money Sovereign Bank offered to credit on the indebtedness secured by said mortgage, the said Sovereign Bank by and through Fran Clark as Auctioneer conducting said sale and as attorney in fact for Sovereign Bank and the said Fran Clark as Auctioneer conducting said sale, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said **Federal Home Loan Mortgage Corporation** the following described property situated in Shelby County, Alabama, to-wit:

Lot 3, Block 4, according to the Survey of Applecross, a Subdivision of Inverness, as recorded in Map Book 6, Page 42, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above-described property to **Federal Home Loan Mortgage Corporation** 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, Sovereign Bank has caused this instrument to be executed by and through Fran Clark as Auctioneer conducting said sale, and as Attorney in Fact, and Fran Clark, as Auctioneer conducting said sale has set his/her hand and seal on this the 20th day of July, 2009.

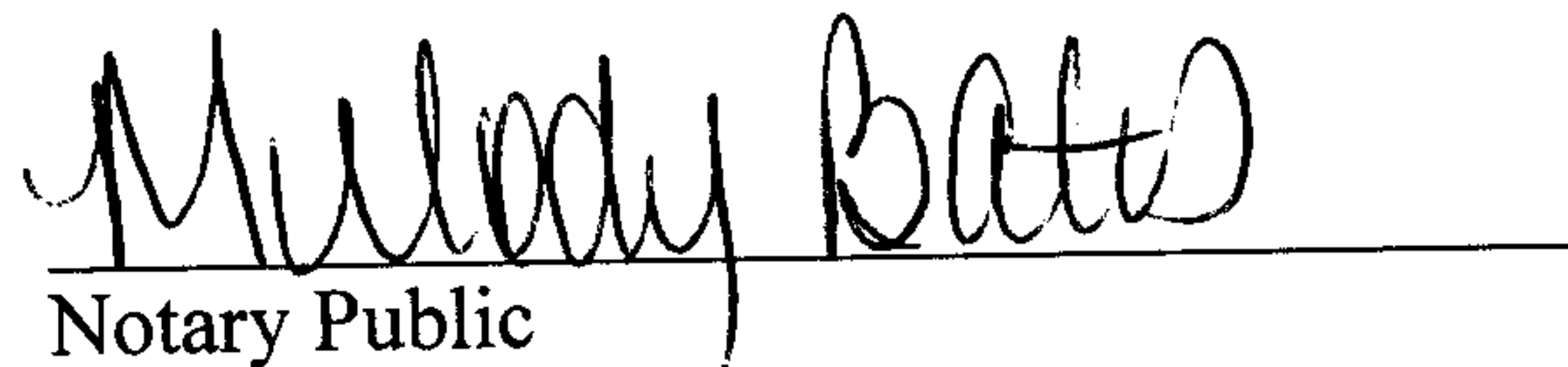


Fran Clark
as Auctioneer and Attorney in Fact

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public for the State of Alabama and said County, hereby certify that Fran Clark whose name as Auctioneer and Attorney in Fact for Sovereign Bank 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/she, in his/her capacity as said Auctioneer and Attorney in Fact, with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 20th day of July, 2009.



Notary Public

My Commission Expires **MY COMMISSION EXPIRES 07-27-2011**

Grantee's Address:
601 Penn Street
Reading, PA 19601



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Shelby Cnty Judge of Probate, AL
07/27/2009 01:27:39 PM FILED/CERT