

SEND TAX NOTICE TO:
HSBC
Attention: Tanya Wood
636 Grand Regency Boulevard
Brandon, FL 33510

CM #: 126736

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 23rd day of December, 2005, Audrey L. Shaffer, unmarried, executed that certain mortgage on real property hereinafter described to Beneficial Alabama Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument 20051228000664760, and

WHEREAS, in and by said mortgage, the Mortgagee 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 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 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 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 thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Beneficial Alabama Inc. did declare all of the indebtedness secured by 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 of general circulation published in Shelby County, Alabama, in its issues of July 1, 2009, July 8, 2009, and July 15, 2009; and

WHEREAS, on September 1, 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 conducted, and Beneficial Alabama Inc. did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Aaron Nelson was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Beneficial Alabama Inc. ; and

WHEREAS, Beneficial Alabama Inc., was the highest bidder and best bidder in the amount of Eighty-Five Thousand Five Hundred Thirty-Eight And 67/100 Dollars (\$85,538.67) on the indebtedness secured by said mortgage, the said Beneficial Alabama Inc., by and through Aaron Nelson as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Beneficial Alabama Inc., all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

The following described real estates situated in Shelby County, Alabama, to-wit:

Unit 1111, in Horizon, a condominium, as established by that ceratin declaration of condominium of Horizon, a condominium, which is recorded in Instrument 2001-40927, to which declaration of condominium a plan is attached as exhibit 'A' thereto, said plan being filed for record in Map Book 28, page 141, in the Probate Office of Shelby County, Alabama, and to which said declaration of condominium the by-laws of the Horizon condominium Association, Inc. is attached as exhibit 'D', together with an undivided interest in the common elements assigned to said unit, as shown in exhibit 'C' of said declaration of condominium of Horizon, a condominium.

Subject to all rights of way, easements, covenants and restrictions of record. Subject property is located in Shelby County.

TO HAVE AND TO HOLD the above described property unto Beneficial Alabama Inc. its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama;



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Shelby Cnty Judge of Probate, AL
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and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Beneficial Alabama Inc., has caused this instrument to be executed by and through Aaron Nelson, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Aaron Nelson, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this September 1, 2009.

Beneficial Alabama Inc.

By:

Aaron Nelson, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Nelson, acting in his/her capacity as auctioneer and attorney-in-fact for Beneficial Alabama Inc., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Mortgagee acting in his/her capacity as auctioneer and Attorney-in-fact for said Mortgagee.

Given under my hand and official seal on this September 1, 2009.

Notary Public

My Commission Expires: _____

This instrument prepared by:
Cynthia W. Williams
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727

