


STATE OF ALABAMA)

COUNTY OF SHELBY)


20091021000397100 1/2 \$181.00
Shelby Cnty Judge of Probate, AL
10/21/2009 03:24:58 PM FILED/CERT

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that, whereas, heretofore on, to-wit: the 21st day of March, 2003, GARY MICHAEL, a single man, executed a mortgage to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as Nominee for NEW SOUTH FEDERAL SAVINGS BANK, its successors and assigns, herein called the Mortgagee, which said mortgage was recorded on March 24, 2003, in Instrument Number 20030324000175190, Probate Records of Shelby County, Alabama, which conveyed the property hereinafter described to secure the indebtedness evidenced by a note, payable in installments, therein described;

WHEREAS, the said mortgage provides that if said indebtedness or any part thereof should remain unpaid at maturity, then the whole of indebtedness shall at once become due and payable and said mortgage be subject to foreclosure, and further provides that in the event of any such default the Mortgagee or its assigns shall have the authority to sell said property before the Courthouse Door in the City of Columbiana, County of Shelby, State of Alabama, at public outcry for cash after first giving notice by publication once a week for three successive weeks of the time, place and terms of said sale in some newspaper of general circulation published in Shelby County, Alabama, and further provides that in the event of any such sale the person conducting such sale shall have power and authority to execute a deed to the purchaser of said property at such sale, and further provides that the Mortgagee or its assigns may bid and become the purchaser at such sale of the property therein; and

WHEREAS, parts of said indebtedness remained unpaid at the respective maturities thereof, and the whole of said indebtedness thereupon became due and payable, and default was made in payment thereof, and thereafter notice was published in The Shelby County Reporter, a newspaper of general circulation and published in Shelby County, Alabama, on the 2nd day of September, 2009, the 9th day of September, 2009 and the 16th day of September, 2009, that the hereinafter described property would be sold before the front door of the Shelby County Courthouse at Columbiana, Alabama, at public outcry to the highest bidder for cash, within the legal hours of sale on the 29th day of September, 2009, and

WHEREAS, the said sale was held at the time and place stated in said notice, in strict conformity with the powers of sale contained in the said mortgage, at which sale **APCO EMPLOYEES CREDIT UNION**, became the purchaser of the hereinafter described property at and for the sum of **166,658.71**, cash, which was the highest, best, and last bid therefore; and

WHEREAS, the undersigned, JAMES J. ODOM, JR., conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as Nominee for NEW SOUTH FEDERAL SAVINGS BANK;

NOW THEREFORE, IN consideration of the premises GARY MICHAEL, a single man and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as Nominee for NEW SOUTH FEDERAL SAVINGS BANK, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto the said **APCO EMPLOYEES CREDIT UNION** the following described real property situated in Shelby County, Alabama, to-wit:

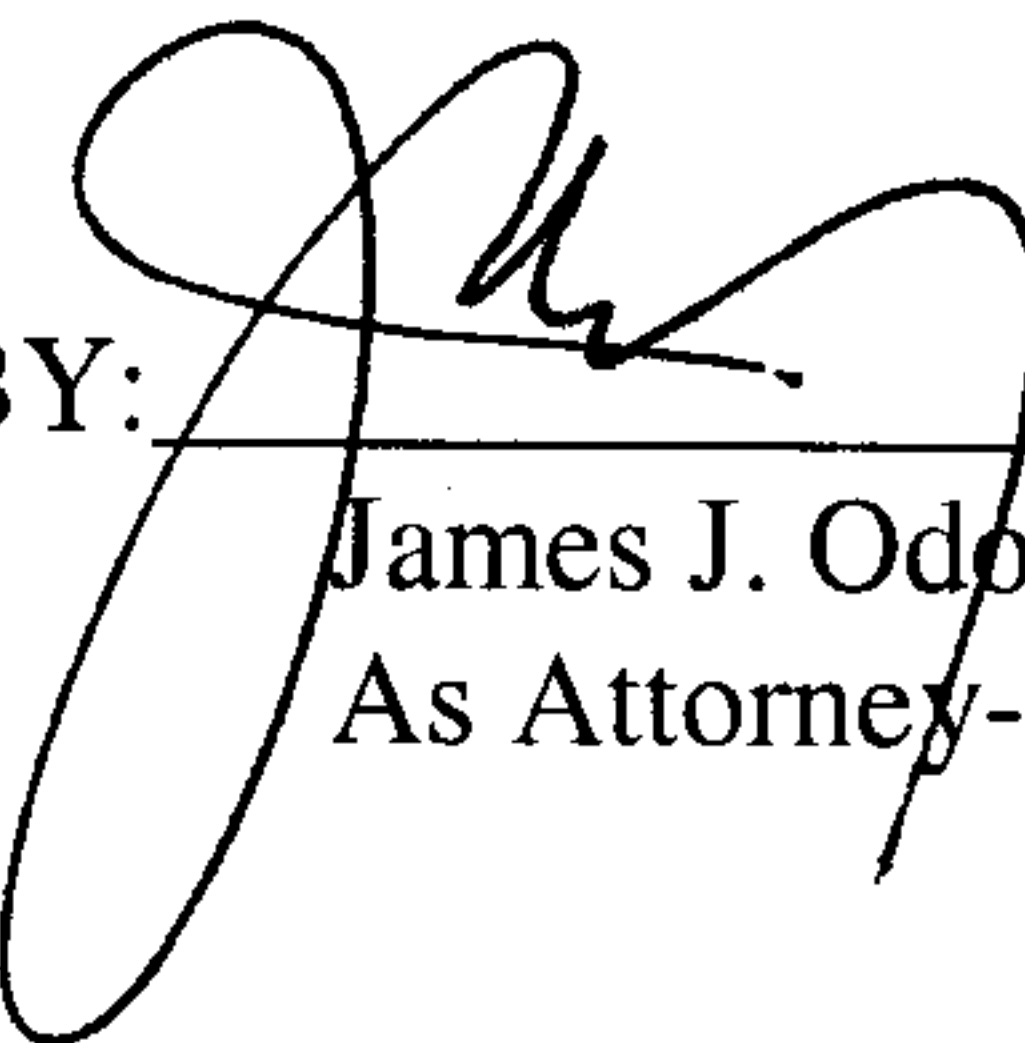
Lot 1198, according to the map of First Addition, Old Cahaba, Phase III, recorded in Map Book 28, page 133, in the Office of the Judge of Probate of Shelby County, Alabama.

Shelby County, AL 10/21/2009
State of Alabama
Deed Tax : \$167.00

TO HAVE AND TO HOLD unto the **APCO EMPLOYEES CREDIT UNION**, its successors and assigns forever, as fully and completely in all respects as the same could or ought to be conveyed to the said **APCO EMPLOYEES CREDIT UNION**, under and by virtue of the power and authority contained in the aforesaid mortgage. 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, also subject to prior liens, ad valorem taxes, easements and restrictions of record.

IN WITNESS WHEREOF, the said GARY MICHAEL, a single man, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as Nominee for NEW SOUTH FEDERAL SAVINGS BANK, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the day and year first above written.

GARY MICHAEL, single man, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as Nominee for NEW SOUTH FEDERAL SAVINGS BANK

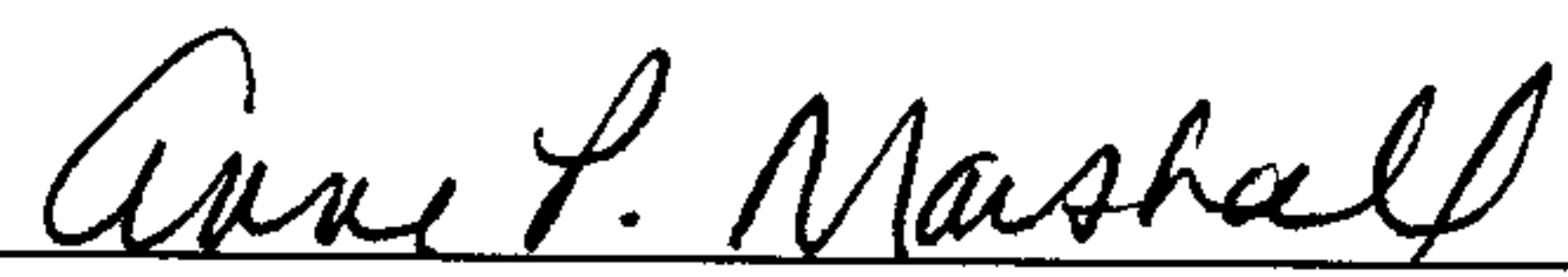
BY: 
James J. Odom, Jr.
As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA

COUNTY OF SHELBY


I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that JAMES J. ODOM, JR. whose name as attorney-in-fact and auctioneer for GARY MICHAEL, a single man, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as Nominee for NEW SOUTH FEDERAL SAVINGS 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 29th day of September, 2009.


Notary Public
My Commission Expires: 3/12/2011

THIS INSTRUMENT PREPARED BY:
ROBERT J. WERMUTH
STEPHENS, MILLIRONS, HARRISON & GAMMONS, P.C.
P.O. BOX 307
HUNTSVILLE, AL 35804

Grantees Address:
APCO Employees Credit Union
1608 7th Avenue North
Birmingham, AL 35203


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