and

20091109000417660 1/2 \$16.00 Shelby Cnty Judge of Probate, AL 11/09/2009 12:38:57 PM FILED/CERT

AUCTIONEER'S DEED

STATE OF ALABAMA COUNTY OF SHELBY

WHEREAS, LONNIE JOE ISBELL and KELLY SHAI ISBELL, as husband and wife executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender and Lender's Successors and Assigns on the 21st day of August, 2006 on that certain real property hereinafter described, which mortgage is recorded in Instrument No. 20060908000445160, of the records in the Office of the Judge of Probate, Shelby County, Alabama; which said mortgage was subsequently assigned to Amtrust Bank by instrument recorded in Instrument No. 20091109000417650 of said Probate Court records; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the City of Columbiana, County of Shelby, Alabama, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in the City of Columbiana, Alabama; and

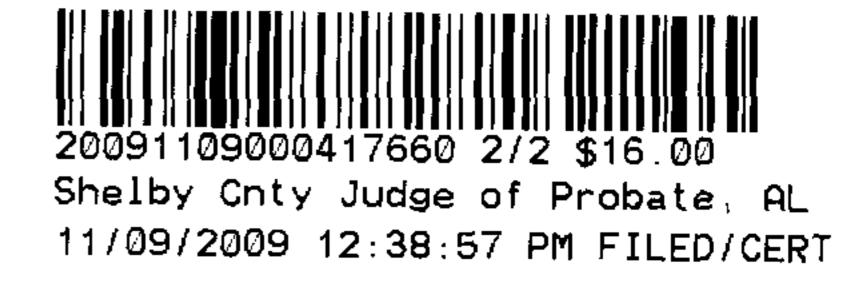
WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on September 9th, September 16th and September 23rd, 2009,; fixing the time of the sale of said property to be during the legal hours of sale on the 6th day of October, 2009, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 6th day of October, 2009, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale **FEDERAL NATIONAL MORTGAGE ASSOCIATION** was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of \$142,725.11 cash in hand paid by said purchaser to Marcus Clark, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said Amtrust Bank, by and through Marcus Clark as such auctioneer, and as its attorney-in-fact, and Lonnie Joe Isbell and Kelly Shai Isbell by Marcus Clark, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

COMMENCE AT THE SW CORNER OF THE SE 1/4 OF THE NW 1/4 OF SECTION 12, TOWNSHIP 19 SOUTH, RANGE 1 WEST, SHEBLY COUNTY; ALABAMA, SAID POINT ALSO BEING THE SW CORNER OF A TRACT OF LAND RECORDED IN MAP BOOK 290, PAGE 172, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; THENCE RUN NORTHERLY ALONG THE WEST LINE OF SAID 1/4 - 1/4 SECTION 660.00 FEET; THENCE 92 DEGREES 28 MINUTES 00 SECONDS RIGHTS 330.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG LAST STATED COURSE 330.00 FEET; THENCE 87 DEGREES 32 MINUTES 00 SECONDS RIGHT 264.00 FEET; THENCE 87 DEGREES 32 MINUTES 00 SECONDS RIGHT 330.00 FEET; THENCE 87 DEGREES 32 MINUTES 00 SECONDS RIGHT 364.00 FEET TO THE POINT OF BEGINNING.

AND AN EASEMENT FOR INGRESS AND EGRESS MORE PARTICULARLY DESCRIBED AS FOLLOWS: A 25-FOOT WIDE INGRESS AND EGRESS EASEMENT MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHWEST CORNER OF THE SE 1/4 OF THE NW 1/4 OF SECTION 12, TOWNSHIP 19 SOUTH, RANGE 1 WEST, SHEBLY COUNTY, ALABAMA, SAID POINT ALSO BEING THE



SOUTHWEST CORNER OF A TRACT OF LAND RECORDED IN MAP BOOK 290, PAGE 172, IN PROBATE OFFICE, SHELBY COUNTY, ALABAMA; FROM THENCE RUN NORTHERLY ALONG THE WEST LINE OF SAID 1/4 - 1/4 SECTION FOR 660 FEET; THENCE TURN 92 DEGREES 28 MINUTES RIGHT AND RUN EASTERLY FOR 409.04 FEET TO THE POINT OF BEGINNING OF THE CENTERLINE OF A 25-FOOT WIDE INGRESS AND EGRESS EASEMENT LYING 12.5 FEET ON EACH SIDE OF HEREIN DESCRIBED CENTERLINE; THENCE TURN 130 DEGREES 35 MINUTES 30 SECONDS LEFT AND RUN NORTHWESTERLY FOR 94.34 FEET; THENCE TURN 10 DEGREES 39 MINUTES 30 SECONDS LEFT AND CONTINUE NORTHWESTERLY FOR 136.22 FEET TO A POINT ON THE CENTERLINE OF A 15 FOOT WIDE CHERT ROAD AND THE END OF SAID EASEMENT.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, the purchaser at said sale, 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.

IN WITNESS WHEREOF, the said Lonnie Joe isbell and Kelly Shai Isbell, and Amtrust Bank, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on this the 6th day of October, 2009.

Amtrust Bank

Marcus Clark

As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Marcus Clark, whose name as attorney-in-fact and auctioneer for Lonnie Joe Isbell and Kelly Shai Isbell, and Amtrust 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 said conveyance, he, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 6th day of October, 2009.

NOTARY PUBLIC

MY COMMISSION EXPIRES 07-27-2011

My Commission Expires:

Grantee's address: 1111 Chester Avenue Cleveland, OH 44114

This instrument prepared by:
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