


PREPARED BY: JOHN RUDD :
JOHNSON & FREEDMAN, LLC
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181

MSP FILE NO.: 221.0718531AL/C
LOAN NO.: 0036623965

STATE OF ALABAMA
COUNTY OF SHELBY


20091119000431690 1/3 \$212.50
Shelby Cnty Judge of Probate, AL
11/19/2009 02:19:16 PM FILED/CERT

MORTGAGE FORECLOSURE DEED

Shelby County, AL 11/19/2009
State of Alabama
Deed Tax : \$195.50

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on July 28, 2006, **Darby D. Havron, married (spouse is Travis Havron), Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registrations Systems, Inc., acting solely as nominee for SunTrust Mortgage, Inc its successors and assigns**, which said mortgage is recorded in Instrument No. 20060816000398550, in the Office of the Judge of Probate of Shelby County, Alabama ; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Mortgage Electronic Registrations Systems, Inc., acting solely as nominee for SunTrust Mortgage, Inc its successors and assigns did declare all of the indebtedness secured by the 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, in accordance with the terms thereof, by publication in the Shelby County Reporter, a newspaper of general circulation in Shelby County, Alabama, in its issues of 08/05, 08/12, 08/19/2009; and

WHEREAS, on September 3, 2009, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of U.S. Bank National Association as Trustee for BS ABS 2006-ST1; in the amount of **ONE HUNDRED NINETY-FIVE THOUSAND ONE HUNDRED TEN AND 89/100 DOLLARS (\$ 195,110.89)**; and said property was thereupon sold to U.S. Bank National Association as Trustee for BS ABS 2006-ST1; and

WHEREAS, Mikki Prince, conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and ONE HUNDRED NINETY-FIVE THOUSAND ONE HUNDRED TEN AND 89/100 DOLLARS (\$ 195,110.89), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, 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 U.S. Bank National Association as Trustee for BS ABS 2006-ST1, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 188, according to the Survey of Forest Lakes Subdivision 3rd Sector, 2nd Phase, as recorded in Map Book 32, Page 26 A & B, in the Probate Office of Shelby County, Alabama.

SOURCE OF TITLE: Instrument # 20060816000398540

TO HAVE AND TO HOLD the above described property unto U.S. Bank National Association as Trustee for BS ABS 2006-ST1, 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; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Darby D. Havron, married (spouse is Travis Havron) and Mortgage Electronic Registrations Systems, Inc., acting solely as nominee for SunTrust Mortgage, Inc its successors and assigns

have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 3rd day of September, 2009.

BY:

AS: Mikki Pance
Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY


I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

Mikki Pance, whose name as attorney-in-fact and auctioneer for Darby D. Havron, married (spouse is Travis Havron) and Mortgage Electronic Registrations Systems, Inc., acting solely as nominee for SunTrust Mortgage, Inc its successors and assigns

, 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/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 3rd day of September, 2009.


Anita Louise Willis
NOTARY PUBLIC
My Commission Expires: January 13, 2013


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Grantee Name / Send tax notice to:
ATTN:
SunTrust Mortgage, Inc.

MSP FILE NO.: 221.0718531AL/C
LOAN NO.: 0036623965

P O Box 27767
Richmond, VA 23261


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