

SEND TAX NOTICE TO:  
Flagstar Bank, F. S. B.  
5151 Corporate Drive  
Troy, MI 48098

CM #: 133922

STATE OF ALABAMA )

COUNTY OF SHELBY )

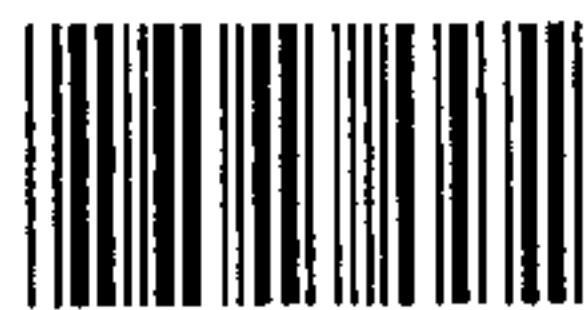
FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 28th day of December, 2007, Raymond W. Giddens Jr. and Melanie K. Giddens, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for First Mortgage Corp., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument#20080123000029680, said mortgage having subsequently been transferred and assigned to Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B., ("Transferee"); and

WHEREAS, in and by said mortgage, the Transferee 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 Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee 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 Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B. did





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Shelby Cnty Judge of Probate, AL  
11/24/2009 09:57:07 AM FILED/CERT

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 September 30, 2009, October 7, 2009, and October 14, 2009; and

WHEREAS, on November 6, 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 Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B. 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 Warner was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B.; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B. , was the highest bidder and best bidder in the amount of One Hundred Thirty-Nine Thousand Four Hundred Twenty-Four And 33/100 Dollars (\$139,424.33) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B., by and through Aaron Warner as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B. , all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Commence at the Northwest corner of the Southwest quarter of the Southwest quarter of Section 11, Township 24 South, Range 13 East and run South along the West line of said Section 11 a distance of 145.00 feet; thence turn 83 degrees 33 minutes 55 seconds left and 235.92 feet to the point of beginning; thence turn 89 degrees 58 minutes 35 seconds left and run 175.57 feet; thence turn 90 degrees 00 minutes 07 seconds right and run 180.00 feet; thence turn 89 degrees 59 minutes 53 degrees right and run 100.08 feet; thence turn 00 degrees 01 minute 42 seconds right and run 149.44 feet; thence turn 89 degrees 58 minutes 25 seconds right and run 179.93 feet; thence turn 89 degrees 58 minutes 53 seconds right



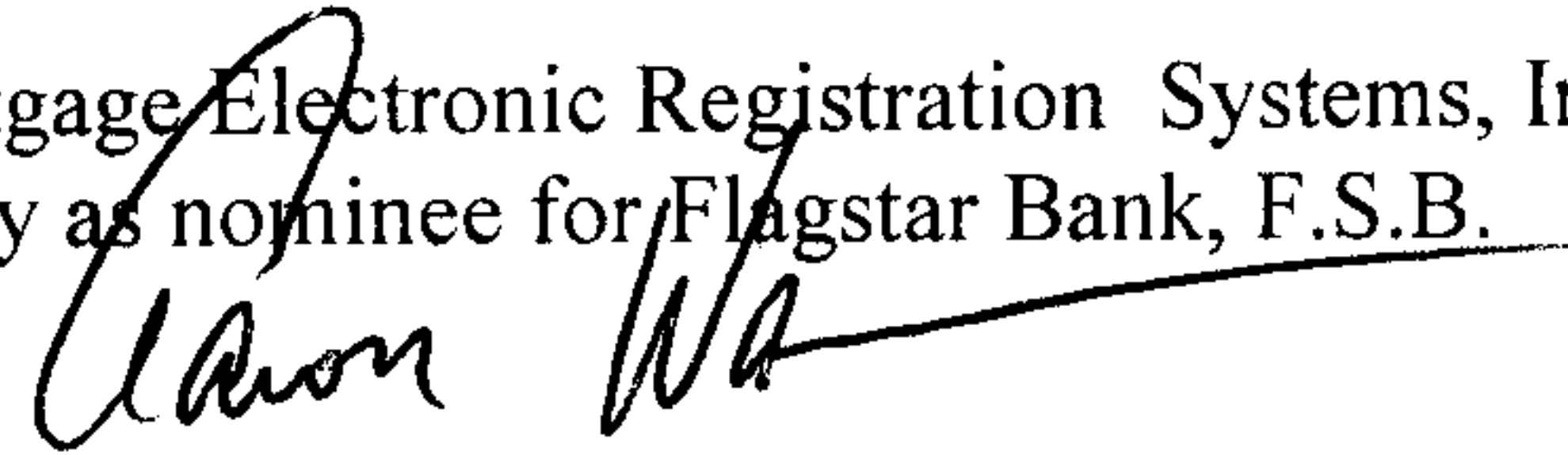
and run 74.43 feet to the point of beginning. Situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B. 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; 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. Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B., has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this November 6, 2009.

Mortgage Electronic Registration Systems, Inc.,  
solely as nominee for Flagstar Bank, F.S.B.

By:



Aaron Warner, Auctioneer and Attorney-in-Fact



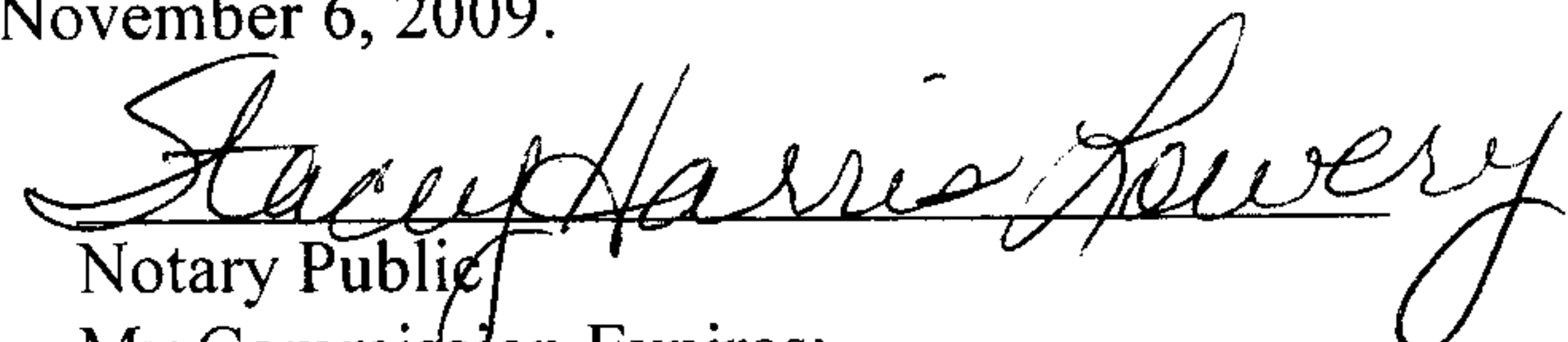
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Shelby Cnty Judge of Probate, AL  
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STATE OF ALABAMA )

COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Warner, acting in his/her capacity as auctioneer and attorney-in-fact for Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B., 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 Transferee acting in his/her capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this November 6, 2009.

  
Notary Public  
My Commission Expires: \_\_\_\_\_

**MY COMMISSION EXPIRES NOVEMBER 18, 2012**

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