

State of Alabama)
County of Shelby)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore, on to-wit: May 11, 2006, Tessa B. Bowles, a single woman, Mortgagor, executed a certain mortgage to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for EquiFirst Corporation, said mortgage being recorded on May 18, 2009 in Instrument No.: 20060518000234830, in the Probate Office of Shelby County, Alabama, and which said mortgage was subsequently assigned to Beltway Capital, LLC, by that certain Transfer and Assignment of Mortgage dated October 12, 2009 and recorded October 15, 2009 at Instrument No: 20091015000389620 in said Probate Office (the "Mortgage"); and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Mortgagee 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 U.S. Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation published in Shelby County, Alabama in its issues of October 28, 2009, November 4, 2009 and November 11, 2009; and

WHEREAS, on November 23, 2009, the day on which the foreclosure sale was due to be held under the terms of said notice between the legal hours of sale, said foreclosure sale was duly and properly conducted, and the said Mortgagee did offer for sale and sell at public outcry, in front of the Courthouse door of the Shelby County Courthouse at 112 North Main Street, Columbiana, 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 the said Mortgagee in the amount of ONE HUNDRED THREE THOUSAND NINE HUNDRED EIGHTY FIVE and 90/100 Dollars (\$103,985.90) which sum was offered to be credited on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Mortgagee; and

WHEREAS, Robert H. Sprain, Jr. of Sprain Law Firm, PC conducted said sale on behalf of the said Mortgagee; and

WHEREAS, said mortgage expressly authorized the 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 of a credit in the amount of ONE HUNDRED THREE THOUSAND NINE HUNDRED EIGHTY FIVE and 90/100 Dollars (\$103,985.90), on the indebtedness secured by said mortgage, the said Mortgagor by and through Robert H. Sprain, Jr. as Auctioneer conducting said sale, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said mortgagee the following described property situated in Shelby County, Alabama, to-wit:

Lot 95, according to the Survey of Waterford-Village Sector 5, Phase 1, as recorded in Map Book 36, Page 16 in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, the above described property unto the said Mortgagee, 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, Beltway Capital, LLC as Mortgagee, has caused this instrument to be executed by and through Robert H. Sprain, Jr. as Auctioneer conducting said sale for said mortgagee, and Robert H. Sprain, Jr. as attorney in fact, and Robert H. Sprain, Jr. as Auctioneer conducting said sale has hereto set his hand and seal on this the 24th day of November, 2009.

BY:



Robert H. Sprain, Jr.
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 Robert H. Sprain, Jr. whose name as Auctioneer and Attorney in fact for the said mortgagee 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 this conveyance, he, in his capacity as such Auctioneer and Attorney in fact, with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 24th day of November, 2009.



NOTARY PUBLIC

My Commission Expires:

7/23/2011

THIS INSTRUMENT PREPARED BY:

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