

STATE OF ALABAMA

SHELBY COUNTY

SEND TAX NOTICE TO:

America's First Federal Credit Union

P.O. Box 11349

Birmingham, AL 35202

MORTGAGE FORECLOSURE DEED

WHEREAS, Brandie L. Merrell and Kenneth Merrell, Wife and Husband, did on March 7, 2007 execute a mortgage conveyance which is recorded in the Office of the Judge of Probate of Shelby County, Alabama, to America's First Federal Credit Union, and recorded in Inst. No. 20070314000114360 which mortgage did convey the lands hereinafter described to America's First Federal Credit Union; and

WHEREAS, in and by the terms of said mortgage, the mortgagee, America's First Federal Credit Union or any other person conducting said sale for mortgagee, was authorized and empowered to sell the hereinafter described property upon default in the payment of the principal sum secured by said mortgage and the interest thereon, at auction for cash, at the Shelby County Courthouse, in the city of Columbiana, Alabama, after having given notice thereof for (3) three weeks by publication once a week in any newspaper then published in the said County, and execute the proper conveyance to the purchaser and further that the auctioneer or person making the sale was empowered and directed to make and execute a deed to the purchaser in the names of the mortgagors; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefor; and

WHEREAS, there was a default in the payment of the indebtedness secured by said mortgage, and the said America's First Federal Credit Union 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 as required in said mortgage of the time, place, and term of said sale, together with a description of said property to be sold and the purpose of said sale by publication once a week for three successive weeks viz: January 6, 2010, January 13, 2010 and January 20, 2010 in the *Shelby County Reporter*, a newspaper of general circulation, then and now published in Shelby County Alabama; and

WHEREAS, pursuant to said notice, said property was offered for sale at public outcry during the legal hours of sale by Alan G. Stabler, as attorney in fact for the mortgagor and as attorney in fact for said mortgagee, and as auctioneer and person making the sale at the Shelby County Courthouse, in the city of Columbiana, Alabama, on January 29, 2010, said foreclosure was duly and properly conducted, and at said sale America's First Federal Credit Union was the highest bidder for the said property for the sum of One Hundred Thirty Six Thousand Three Hundred Fifty and 63/100 Dollars (\$136,350.63), and said property was sold to the said America's First Federal Credit Union at the sum, aforesaid.

NOW THEREFORE, the premises considered, the said mortgagee, America's First Federal Credit Union, by and through its attorney in fact, Alan G. Stabler, duly authorized as aforesaid and as the auctioneer and person making the sale, by virtue of, and in execution of the powers contained in said mortgage conveyance as aforesaid, for and in consideration of the sum of One Hundred Thirty Six Thousand Three Hundred Fifty and 63/100 Dollars (\$136,350.63) which sum of money was offered to credit on the indebtedness secured by said mortgage, the said America's First Federal Credit Union by and through Alan G. Stabler as Auctioneer conducting said sale and as attorney in fact for America's First Federal Credit Union and the said Alan G. Stabler as Auctioneer conducting said sale, does hereby **GRANT, BARGAIN, SELL, and CONVEY** unto the said America's First Federal Credit Union the following described real estate lying and being situated in the County of Shelby, State of Alabama, to-wit:

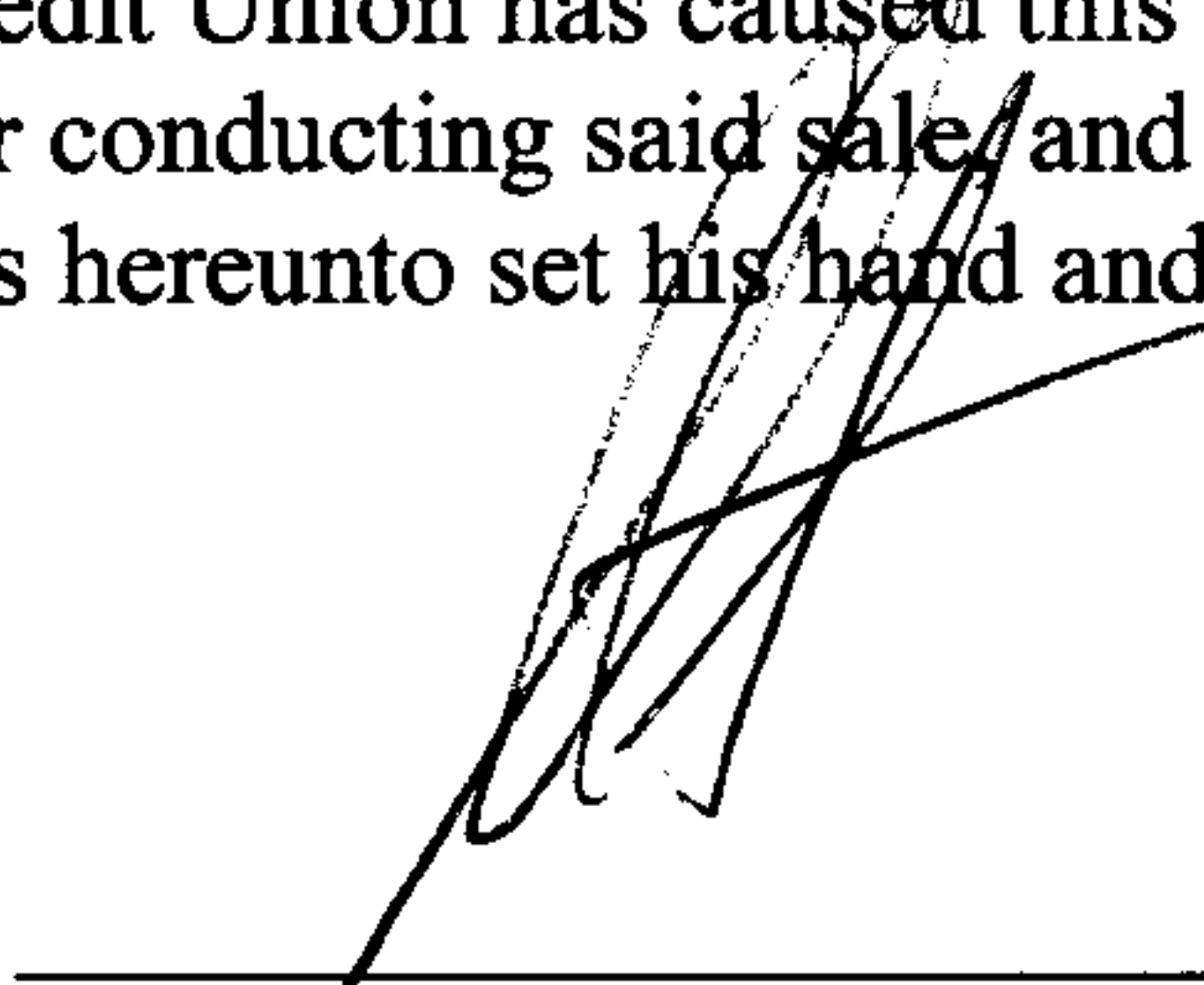


20100129000028800 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
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Lot 531, according to the Survey of Forest Lakes 10th Sector, as recorded in Map Book 31, Page 25, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said America's First Federal Credit Union FOREVER; 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. This conveyance is made subject to unpaid taxes and assessments, if any, and is subject to all easements, rights-of-way, covenants and restrictions of record affecting said property.

IN WITNESS WHEREOF, America's First Federal Credit Union has caused this instrument to be executed by and through Alan G. Stabler as Auctioneer conducting said sale, and as attorney in fact, and Alan G. Stabler as Auctioneer conducting said sale, has hereunto set his hand and seal this the 29th day of January 2010.



Alan G. Stabler, Auctioneer, and
Attorney in Fact

STATE OF ALABAMA

JEFFERSON COUNTY

ACKNOWLEDGMENT

I, the undersigned, a Notary Public for the said County and State, hereby certify that Alan G. Stabler whose name as Auctioneer and Attorney in Fact for America's First Federal Credit Union 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, in his capacity as said Auctioneer and Attorney in Fact, with full authority, executed the same voluntarily on the day the same bears date.

GIVEN under my hand and seal this the 29th day of January 2010.




Notary Public

My Commission Expires: 05.14.2011

THIS INSTRUMENT PREPARED BY:

Alan Stabler
Attorney for Mortgagee
1200 4th Ave N
Birmingham, AL 35203
(205) 320-4123


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