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Shelby Cnty Judge of Probate, AL
02/22/2010 01:31:31 PM FILED/CERT

SEND TAX NOTICE TO:
HSBC
Attention: Tanya Wood
636 Grand Regency Boulevard
Brandon, FL 33510

CM #: 147577

STATE OF ALABAMA)
COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 18th day of May, 2006, Billy Jack Vance and Susan R. Vance, husband and wife, executed that certain mortgage on real property hereinafter described to Household Finance Corporation of Alabama, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20060619000292620, and

WHEREAS, in and by said mortgage, the Mortgagee 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 Mortgagee or any person conducting said sale for the Mortgagee was authorized to execute title to the purchaser at said sale; 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 thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Household Finance Corporation of Alabama did 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 January 13, 2010, January 20, 2010, and January 27, 2010; and

WHEREAS, on February 12, 2010, 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 Household Finance Corporation of Alabama 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 Household Finance Corporation of Alabama ; and

WHEREAS, Household Finance Corporation of Alabama, was the highest bidder and best bidder in the amount of One Hundred Two Thousand Seven Hundred Thirty-Nine And 00/100 Dollars (\$102,739.00) on the indebtedness secured by said mortgage, the said Household Finance Corporation of Alabama, by and through Aaron Warner as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Household Finance Corporation of Alabama, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 20, in Block 5, according to the survey of Bermuda Hills, second sector, second addition, as recorded in Map Book 9, Page 29, in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Household Finance Corporation of Alabama 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, Household Finance Corporation of Alabama, has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as

attorney-in-fact for said Mortgagee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this February 12, 2010.

Household Finance Corporation of Alabama
By: 

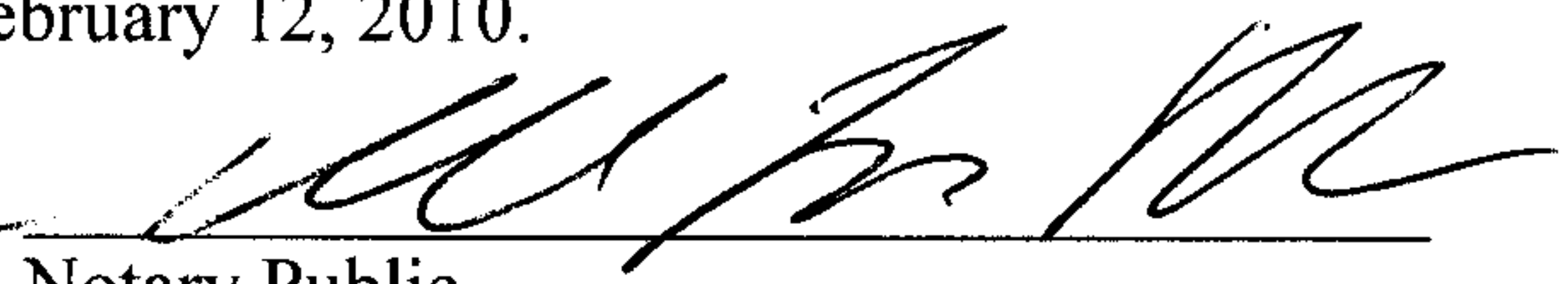
Aaron Warner, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Warner, acting in his/her capacity as auctioneer and attorney-in-fact for Household Finance Corporation of Alabama, 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 Mortgagee acting in his/her capacity as auctioneer and Attorney-in-fact for said Mortgagee.

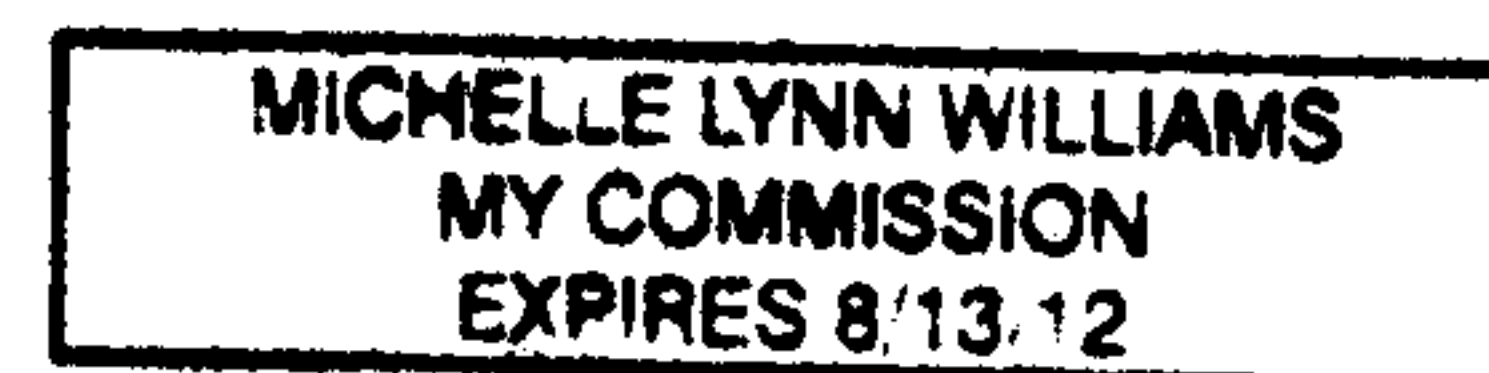
Given under my hand and official seal on this February 12, 2010.



Notary Public

My Commission Expires: _____

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



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