ERIN STARK BROWN, ESQ.

MCCALLA RAYMER, LLC

105 Tallapoosa Street, Suite 109

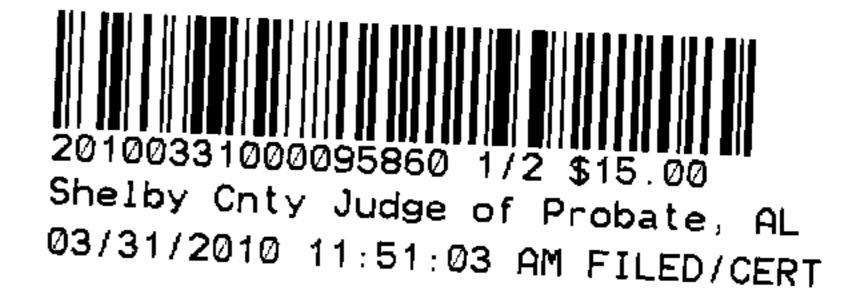
Montgoniery, Alabama 36104

(800) 845-8633

5017.0932584AL

Cross reference to Instrument 20051115000596010.

STATE OF ALABAMA COUNTY OF SHELBY



## MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, October 27, 2005, Cynthia J Crist, Mortgagors, did execute a certain mortgage to Sovereign Bank, which said mortgage is recorded in Instrument No. 20051115000596010, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of indebtedness secured by said mortgage, and the said Sovereign Bank did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of foreclosure of said mortgage, in accordance with the terms thereof, by First Class Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation in Shelby County, Alabama, in its issues of 10/21, 10/28, 11/04/09; and

WHEREAS, on November 19, 2009, the day on which the foreclosure sale was due to be held under the terms of said notice at \_\_\_\_\_o'clock am/pm, between the legal hours of sale, said foreclosure was duly and properly conducted and Sovereign Bank did offer for sale and sell a public outcry, in front of the main entrance of the courthouse door of the Shelby County, Alabama Courthouse, in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of Sovereign Bank in the amount of ONE HUNDRED FIVE THOUSAND ONE HUNDRED SIXTY-SIX AND 39/100 DOLLARS (\$ 105,166.39) which sum the said Sovereign Bank offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Sovereign Bank; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder thereto, and authorized the Mortgagee, Auctioneer, or any person conducting said sale for the Mortgagee to execute to the purchaser at said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and the credit of ONE HUNDRED FIVE THOUSAND ONE HUNDRED SIXTY-SIX AND 39/100 DOLLARS (\$ 105,166.39), cash, on the indebtedness secured by said mortgage, the said Cynthia J Crist, acting by and through the said Sovereign Bank as transferee, by Hunter Prince, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto Sovereign Bank, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 104, according to the Survey of Cambrian Ridge, Phase 3, as recorded in Map Book 21 Page 147 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Sovereign Bank, 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 any taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, the said	Cynthia J Crist, I	Mortgagor(s) by the said	Sovereign Bank
IN WITNESS WHEREOF, the said have caused this instrument to be executed by _	Hunter Pri	nce, as auction	eer and the person

conducting said sale for the Mortgagee, or Transferee of Mortgagee, and in witness whereof said hunter Prince, has executed this instrument in his/her capacity as such auctioneer conducting said sale causing these presents to be executed on the 19th day of November, 2010 2009

Cynthia J Crist, Mortgagor(s)

Sovereign Bank, Mortgagee or Transferee of

Mortgagee

as Auctioneer and the

person conducting said sale for the Mortgagee or

Transferee of Mortgagee

Sovereign Bank, Mortgagee or Transferee of

Mortgagee

as Auctioneer and the

person conducting said sale for the Mortgagee or

Transferee of Mortgagee

as Auctioneer and the person conducting said sale for the Mortgagee or

Transferee of Mortgagee

STATE OF ALABAMA **COUNTY OF SHELBY** 

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that , whose name as Auctioneer and the person conducting said sale for Mortgagee or Transferee of 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 the conveyance, he, in his capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears the same date.

Given under my hand and official seal this 1940

NOTARY PUBLIC

My Commission Expires:

My Commission Expires January 13, 2013

Grantee Name / Send tax notice to:

ATTN: Julie Smith Sovereign Bank

Mail Code 10 6438 MD4 601 Penn Street

Reading, PA 19601

201003310000095860 2/2 \$15.00 Shelby Cnty Judge of Probate, AL

03/31/2010 11:51:03 AM FILED/CERT