

202

Please cross reference to Instrument 20071030000502090.

STATE OF ALABAMA
COUNTY OF SHELBY

20100920000308050 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
09/20/2010 01:37:48 PM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, September 21, 2007, **Jacob M. Pigott, a single person, Mortgagor**, did execute a certain mortgage to **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for HMC-Home Mortgages Co.**, which said mortgage is recorded in Instrument No. 20071030000502090, in the Office of the Judge of Probate of Shelby County, Alabama. Said mortgage subsequently transferred and assigned to Alabama Housing Finance Authority; and **2000920000308040**

WHEREAS, default was made in the payment of indebtedness secured by said mortgage, and the said Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Alabama Housing Finance Authority 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 12/2, 12/09 and 12/16/2009; and

WHEREAS, on January 7, 2010, the day on which the foreclosure sale was due to be held under the terms of said notice at **2:25** o'clock am/pm between the legal hours of sale, said foreclosure was duly and properly conducted and Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Alabama Housing Finance Authority 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 Alabama Housing Finance Authority in the amount of **ONE HUNDRED SIXTY-FIVE THOUSAND ONE HUNDRED SIXTY-FOUR AND 95/100 DOLLARS (\$ 165,164.95)** which sum the said Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Alabama Housing Finance Authority offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Alabama Housing Finance Authority; 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 SIXTY-FIVE THOUSAND ONE HUNDRED SIXTY-FOUR AND 95/100 DOLLARS (\$ 165,164.95)**, cash, on the indebtedness secured by said mortgage, the said Jacob M. Pigott, a single person, acting by and through the said Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Alabama Housing Finance Authority 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 Alabama Housing Finance Authority, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 28, according to the Survey of Chanda Terrace, 6th Sector, a single family residential subdivision, as recorded in Map Book 16, Page 10, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Alabama Housing Finance Authority, 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 Jacob M. Pigott, a single person, Mortgagor(s) by the said Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Alabama Housing Finance Authority have caused this instrument to be executed by Hunter Prince, as auctioneer 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 7th day of January, 2010

Jacob M. Pigott, a single person, Mortgagor(s)

Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Alabama Housing Finance Authority, Mortgagee or Transferee of Mortgagee

By: Hunter Prince

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

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STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Hunter Prince, 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 7th day of January, 2010.

NOTARY PUBLIC

My Commission Expires:

Arita Louise Willes

My Commission Expires
January 13, 2013

Grantee Name / Send tax notice to:
Alabama Housing Finance Authority
2000 Interstate Park Drive
Montgomery, AL 36123



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Shelby Cnty Judge of Probate, AL
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