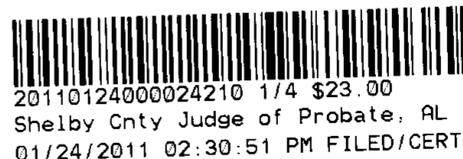


THIS INSTRUMENT PREPARED BY:

Jerry C. Oldshue, Jr.  
ROSEN HARWOOD, P.A.  
2200 Jack Warner Parkway Ste 200  
Post Office Box 2727  
Tuscaloosa, AL 35403  
(205) 344-5000



STATE OF ALABAMA           \*  
  \*  
COUNTY OF SHELBY         \*

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That, whereas: On the 11<sup>th</sup> day of October 2006, PAUL D. HOWE and wife, PAMELA D. HOWE, executed a certain mortgage on the property hereinafter described to VANDERBILT MORTGAGE AND FINANCE, INC., which said mortgage is recorded in Instrument #20061120000566720 in the office of the Probate Judge of Shelby County, Alabama; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured, 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 City 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 therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said VANDERBILT MORTGAGE AND FINANCE, INC., did declare all of the indebtedness secured by 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 by publication in the *Shelby County Reporter*, a newspaper published in Shelby County, Alabama, in its issues of December 22 and December 29, 2010, and January 5, 2011; and

WHEREAS, on January 18, 2011, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, the foreclosure was duly and properly conducted, and VANDERBILT MORTGAGE AND FINANCE, INC., did offer for sale and sell at public outcry in front of the main entrance of the Courthouse in Columbiana, Alabama, the property hereinafter described; and

WHEREAS, FRAN CLARK was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said VANDERBILT MORTGAGE AND FINANCE, INC.; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of VANDERBILT MORTGAGE AND FINANCE, INC., in the amount of Thirty-Four Thousand Five Hundred Sixty and 00/100 (\$34,560.00) Dollars, which sum of money VANDERBILT MORTGAGE AND FINANCE, INC., offered to credit on the indebtedness secured by said mortgage and said property was thereupon sold to VANDERBILT MORTGAGE AND FINANCE, INC.

NOW THEREFORE, in consideration of the premises and of a credit in the amount of Thirty-Four Thousand Five Hundred Sixty and 00/100 (\$34,560.00) Dollars on the indebtedness secured by said mortgage, the said VANDERBILT MORTGAGE AND FINANCE, INC., by and through FRAN CLARK, as Auctioneer conducting said sale as attorney in fact for VANDERBILT MORTGAGE AND FINANCE, INC., and the said FRAN CLARK, as the Auctioneer conducting said sale, do hereby GRANT, BARGAIN, SELL AND CONVEY unto the said VANDERBILT MORTGAGE AND FINANCE, INC., the following described real property situated in Shelby County, Alabama, to wit:

A parcel of land lying in the Northeast 1/4 of the Southwest 1/4 of Section 33, Township 20 South, Range 1 East in Shelby County, Alabama, being more particularly described as follows:

Commence at the Southeast corner of the above said 1/4 – 1/4 thence run North along the East line of said 1/4 – 1/4 for a distance of 1046.84 feet to a point; thence deflect an angle left of 101°21'00" and run Southwesterly for a distance of 215.60 feet to a point, said point being the POINT OF BEGINNING of the following described parcel; thence continue along the last described course for a distance of 208.71 feet to a point; thence deflect an angle left of 90°00'00" and run Southeasterly for a distance of 208.71 feet to a point; thence deflect an angle left of 90°00'00" and run Northeasterly for a distance of 208.71 feet to a point; thence deflect an angle left of 90°00'00" and run Northwesterly for a distance of 208.71 feet to the POINT OF BEGINNING, said parcel containing 1.00 acre more or less.

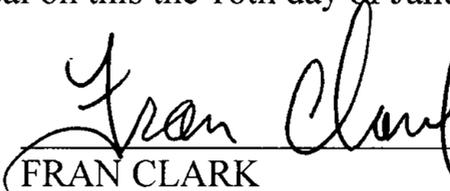
30.00 feet wide Easement

Commence at the Southwest corner of the above described parcel; thence run Northeasterly along the South line of said parcel for a distance of 94.80 feet to a point, said point being the POINT OF BEGINNING and the centerline of the following described 30.00 feet wide easement; thence deflect an angle right of 81°57'18" and run Southeasterly for a distance of 358.83 feet to a point; thence deflect an angle right of 4°09'06" and run Southeasterly for a distance of 261.66 feet to a point; thence deflect an angle right of 6°49'00" and run Southerly for a distance of 295.13 feet to a point; thence deflect an angle left of 9°25'13" and run Southeasterly for a distance of 183.97 feet to a point; thence deflect an angle right of 16°41'47" and run South for a distance of 1025.62 feet to a point, said point lying on the North right of way margin of Shelby County Hwy #48 and the end of the above described easement.

INCLUDING a security interest in one (1) 2007 Southern manufactured home, Serial No. DSDAL48315AB.

TO HAVE AND TO HOLD the above described property unto VANDERBILT MORTGAGE AND FINANCE, INC., its successors and assigns forever; subject, however, to any easements, encumbrances, liens and exceptions reflected in the records of the office of the Probate Judge, and to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama. This property is conveyed "AS IS, WHERE IS" without warranty or recourse, expressed or implied, as to title or use and enjoyment.

IN WITNESS WHEREOF, VANDERBILT MORTGAGE AND FINANCE, INC., has caused this instrument to be executed by and through FRAN CLARK, as Auctioneer conducting said sale, who has hereunto set her hand and seal on this the 18th day of January 2011.

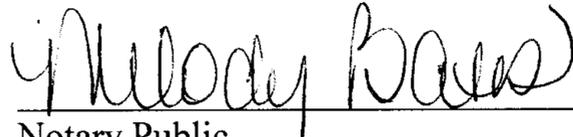
  
FRAN CLARK  
Auctioneer and Attorney in Fact for  
VANDERBILT MORTGAGE AND FINANCE, INC.

STATE OF ALABAMA \*  
\*  
COUNTY OF CULLMAN \*

  
20110124000024210 3/4 \$23.00  
Shelby Cnty Judge of Probate, AL  
01/24/2011 02:30:51 PM FILED/CERT

I, the undersigned, a Notary Public in and for the State of Alabama at Large, hereby certify that FRAN CLARK, whose name as Auctioneer and Attorney in Fact for VANDERBILT MORTGAGE AND FINANCE, INC., 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, she, in her 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 official seal this the 18th day of January 2011.

  
\_\_\_\_\_  
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES 07-27-2011

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SEND ALL TAX NOTICES TO:

VANDERBILT MORTGAGE AND FINANCE, INC.  
P.O. Box 9800  
Maryville, TN 37802

  
20110124000024210 4/4 \$23.00  
Shelby Cnty Judge of Probate, AL  
01/24/2011 02:30:51 PM FILED/CERT