

STATE OF ALABAMA  
COUNTY OF SHELBY

# MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, October 10, 2008, to wit, Kenneth Wayne Lindsey and Debra Ann Lindsey, as husband and wife, executed and delivered to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Renasant Bank, and Lender's successors and assigns), a mortgage conveying to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Renasant Bank, and Lender's successors and assigns), the property hereinafter described, which said mortgage was given to secure an indebtedness there in mentioned, and which mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20081027000417950; said Mortgage having subsequently been transferred and assigned to Alabama Housing Finance Authority by virtue of that certain Assignment of Mortgage dated January 13, 2011 and recorded in said Probate Office in Instrument Number 20110201000033800; and

WHEREAS, it was provided in said mortgage that if a default was made in the payment of the note, and each and every installment thereof, evidencing the indebtedness secured by said mortgage as they or any part thereof became due, then Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Renasant Bank, and Lender's successors and assigns), would have the right to declare the entire indebtedness secured by said mortgage due and payable at once and to sell the property conveyed by said mortgage at public outcry for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama, after first giving notice of the time, place and terms of said sale for three weeks by publication in any newspaper then published in said County; and

WHEREAS, it was further provided in said mortgage that in the event of such sale the said Assignee was authorized and empowered to purchase the property conveyed in said mortgage if the higher bidder therefore, the same as if it were a stranger to said conveyance and in such event the auctioneer or person making said sale was empowered, directed and authorized to execute a deed to such purchaser at said sale in the names of the Mortgagors; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and said Alabama Housing Finance Authority, as Assignee, did declare all of the indebtedness secured by said mortgage due and payable; and

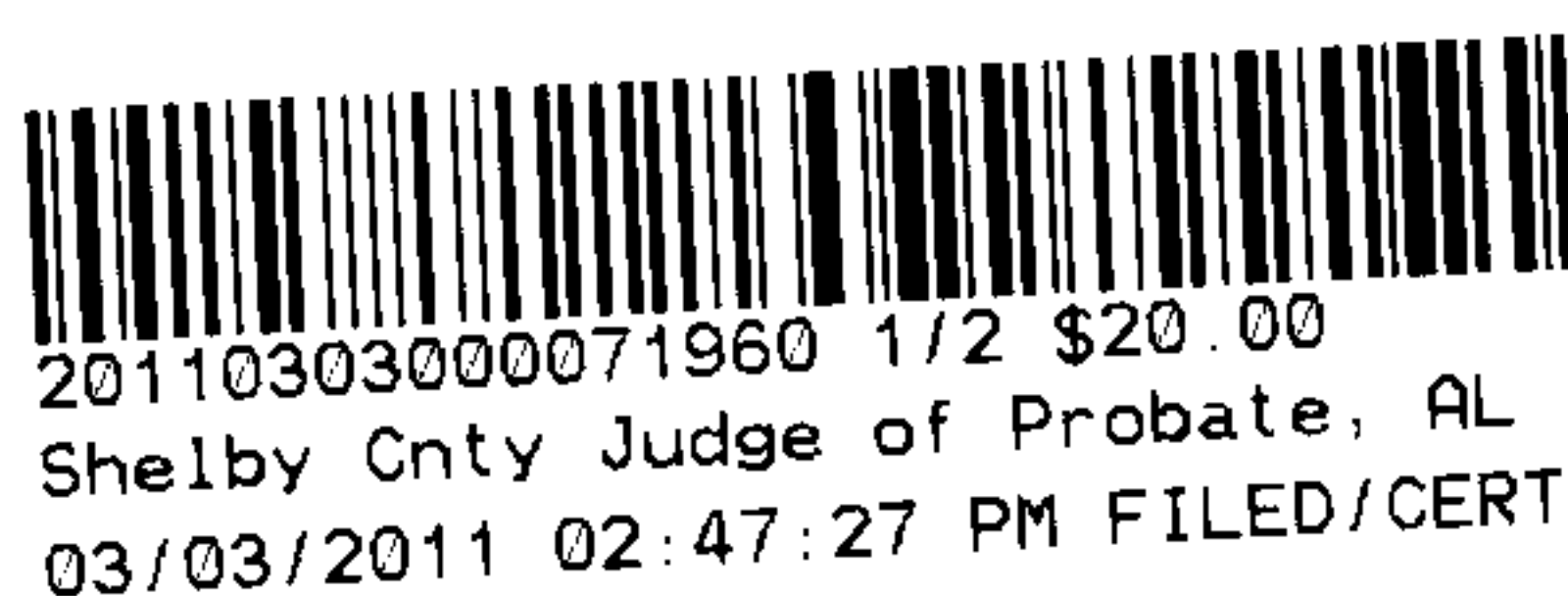
WHEREAS, Alabama Housing Finance Authority, as Assignee, acting under the power of sale contained in said mortgage, did give notice for three weeks by weekly insertion in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of January 19, 2011, January 26, 2011 and February 2, 2011, that it would sell said property at the Shelby County Courthouse door in the City of Columbiana, Alabama, at auction to the highest bidder for cash, during the legal hours of sale on February 25, 2011; and

WHEREAS, after having given said notice, Alabama Housing Finance Authority, as Assignee, on the 25th day of February, 2011, during the legal hours of sale, did offer said property to the highest bidder for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama; and

WHEREAS, Alabama Housing Finance Authority, as Assignee, being the highest, best and last bidder at said sale, became the purchaser of said property at and for the sum of One Hundred Forty Five Thousand Eight Hundred Twenty One and 74/100 Dollars (\$145,821.74).

NOW, THEREFORE, Kenneth Wayne Lindsey and Debra Ann Lindsey, by James H. Greer, the auctioneer making said sale, and James H. Greer, as said auctioneer, for and in consideration of the premises and the sum of One Hundred Forty Five Thousand Eight Hundred Twenty One and 74/100 Dollars (\$145,821.74), applied by Alabama Housing Finance Authority, as Assignee, to the indebtedness secured by said mortgage, do hereby Grant, Bargain, Sell and Convey unto the said, Alabama Housing Finance Authority, its successors and assigns, the following described property, situated in Shelby County, State of Alabama, to-wit:

Lot 7, according to the Survey of Navajo Pines, as recorded in Map Book 5, Page 108, in the Office of the Judge of Probate of Shelby County, Alabama.





TO HAVE AND TO HOLD, the aforegranted property unto the said Alabama Housing Finance Authority, its successors 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 of the State of Alabama. This conveyance is made subject to unpaid taxes and assessments, if any.

IN WITNESS WHEREOF, Kenneth Wayne Lindsey and Debra Ann Lindsey, by James H. Greer, the person making said sale, Alabama Housing Finance Authority, by James H. Greer, as auctioneer and the person making said sale, and James H. Greer, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 25th day of February, 2011.

KENNETH WAYNE LINDSEY AND  
DEBRA ANN LINDSEY

By: James H. Greer  
As auctioneer and the person making  
said sale

ALABAMA HOUSING FINANCE  
AUTHORITY

By: James H. Greer  
As auctioneer and the person making  
said sale

By: James H. Greer  
As auctioneer and the person making  
said sale

STATE OF ALABAMA                     )  
  :  
COUNTY OF SHELBY                 )

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that James H. Greer, whose name as auctioneer and the person conducting said sale, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, in his capacity as auctioneer and the person making said sale, and with full authority, executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 25th day of February, 2011.

(SEAL)

Monica D. Butler  
Notary Public  
My commission expires: 10/23/12

This instrument was prepared by:  
Bowdy J. Brown, Esq.  
Rushton, Stakely, Johnston & Garrett, P.A.  
Post Office Box 270  
Montgomery, Alabama 36101-0270  
Our File No.: 7704-0892 Kenneth Wayne Lindsey and Debra Ann Lindsey

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Oct 23, 2012  
BONDED TO THE STATE OF ALABAMA BY UNDERWRITERS

**FOR AD VALOREM TAX PURPOSES: Alabama Housing Finance Authority, Post Office Box 242928,  
Montgomery, AL 36124.**



20110303000071960 2/2 \$20.00  
Shelby Cnty Judge of Probate, AL  
03/03/2011 02:47:27 PM FILED/CERT