

RECORDED

STATE OF ALABAMA )  
COUNTY OF SHELBY )

20110517000146460 1/2 \$18.00  
Shelby Cnty Judge of Probate, AL  
05/17/2011 09:24:39 AM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, September 7, 2007, to wit, Shelia D. Vickery, an unmarried person, executed and delivered to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, First American Bank, and Lender's successors and assigns), a mortgage conveying to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, First American 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 under Instrument Number 20070920000441710; said Mortgage having subsequently been transferred and assigned by Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, First American Bank, and Lender's successors and assigns) to Alabama Housing Finance Authority; and

Inst #: 20110517000146450

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, First American 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 April 6, 2011, April 13, 2011 and April 20, 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 May 10, 2011; and

WHEREAS, after having given said notice, Alabama Housing Finance Authority, as Assignee, on the 10th day of May, 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 Thirteen Thousand Seven Hundred Twelve and 11/100 Dollars (\$113,712.11).

NOW, THEREFORE, Shelia D. Vickery, by Dan Head, the auctioneer making said sale, and Dan Head, as said auctioneer, for and in consideration of the premises and the sum of One Hundred Thirteen Thousand Seven Hundred Twelve and 11/100 Dollars (\$113,712.11), 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 No. 1 as shown on a map entitled "Property Line Map, Siluria Mills" prepared by Joseph A. Miller, Reg. Civil Engineer on October 5, 1965, and being more particularly described as follows: Commence at the Intersection of the northerly right of way line of South Avenue and the Westerly right of way line of Mill Street, said right of way lines as shown on the map of



Dedication of the Streets and Easements, Town of Siluria, Alabama; thence westerly along said right of way line of South Avenue for 250.11 feet to the point of beginning; thence continue Westerly along said line of South Avenue for 80.34 feet; thence 87 degrees 17 minutes 30 seconds right and run northerly for 185.00 feet; thence 90 degrees 00 minutes right and run easterly for 90.50 feet; thence 93 degrees 06 minutes 2 seconds right and run southerly for 189.08 feet to the point of beginning.

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, Shelia D. Vickery, by Dan Head, the person making said sale, Alabama Housing Finance Authority, by Dan Head, as auctioneer and the person making said sale, and Dan Head, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 10th day of May, 2011.

SHELIA D. VICKERY

By

As auctioneer and the person making said sale

ALABAMA HOUSING FINANCE  
AUTHORITY

By

As auctioneer and the person making said sale

By

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 Dan Head, 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 10th day of May, 2011.

(SEAL)

*Kenneth M. Foster*  
Notary Public

My commission expires: 12-28-2014

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.: 7704-0958 Shelia D. Vickery

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