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STATE OF ALABAMA
COUNTY OF SHELBY

20110712000202180 1/2 $19.00
Shelby Cnty Judge of Probate, AL
07/12/2011 11:03:31 AM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on July 31, 2009, **Josephine R. Holcombe, Party of the First Part,** executed a certain mortgage to **Security One Lending, party of the second part** which said mortgage is recorded in Instrument No. 20090821000322360, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to MetLife Home Loans, a Division of MetLife Bank, N.A. at Instrument 20100920000387610; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and MetLife Home Loans, a Division of MetLife Bank, N.A.

did declare all of the indebtedness secured by the 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, in accordance with the terms thereof, by publication in the Shelby County Reporter, a newspaper of general circulation in Shelby County, Alabama, in its issues of 02/02/2011, 02/09/2011, 02/16/2011 & 03/02/2011; and

WHEREAS, on March 24, 2011, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of MetLife Home Loans, a Division of MetLife Bank, N.A.

in the amount of **TWO HUNDRED THIRTY-EIGHT THOUSAND SEVEN HUNDRED THIRTEEN AND 95/100 DOLLARS ($238,713.95)**; and said property was thereupon sold to MetLife Home Loans, a Division of MetLife Bank, N.A.; and

WHEREAS, Fran Clark conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and TWO HUNDRED THIRTY-EIGHT THOUSAND SEVEN HUNDRED THIRTEEN AND 95/100 DOLLARS ($238,713.95), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto MetLife Home Loans, a Division of MetLife Bank, N.A., and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

COMMENCE AT THE SE CORNER OF THE SE 1/4 OF THE NW 1/4 OF SECTION 2, TOWNSHIP 20, RANGE 2 EAST, AND PROCEED NORTH 88 DEGREES 34 MINUTES WEST ALONG THE SOUTH BOUNDARY OF SAID QUARTER/QUARTER SECTION FOR A DISTANCE OF 500.7 FEET; THENCE TURN AN ANGLE OF 90 DEGREES 16 MINUTES TO THE RIGHT AND PROCEED NORTH 1 DEGREE 42 MINUTES EAST FOR A DISTANCE OF 897.65 FEET; THENCE PROCEED SOUTH 52 DEGREES 30 MINUTES EAST FOR A DISTANCE OF 173.42 FEET; THENCE PROCEED SOUTH 19 DEGREES 22 MINUTES WEST FOR A DISTANCE OF 243.91 FEET; THENCE PROCEED SOUTH 71 DEGREES 35 MINUTES EAST FOR A DISTANCE OF 441.68 FEET TO A POINT THAT IS IN THE EAST BOUNDARY OF THE SAID SOUTHEAST ONE-FOURTH OF THE NORTHWEST ONE FOURTH; THENCE PROCEED SOUTH 0 DEGREES 15 MINUTES WEST ALONG THE EAST BOUNDARY OF SAID QUARTER/QUARTER SECTION FOR A DISTANCE OF 434.56 FEET TO A POINT OF BEGINNING.

SOURCE OF TITLE: Book 2009 Page 322350

TO HAVE AND TO HOLD the above described property unto MetLife Home Loans, a Division of MetLife Bank, N.A., 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 subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Josephine R. Holcombe and MetLife Home Loans, a Division of MetLife Bank, N.A. have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 24th day of March, 2011.

BY: Fran Clark
AS: Auctioneer and Attorney-in-fact

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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 Fran Clark, whose name as attorney-in-fact and auctioneer for Josephine R. Holcombe and MetLife Home Loans, a Division of MetLife Bank, N.A., 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 said conveyance, he/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24th day of March, 2011.

Melody Davis
NOTARY PUBLIC
My Commission Expires: MY COMMISSION EXPIRES 07-27-2011

Grantee Name / Send tax notice to:
ATTN:
Celink Reverse Mortgage Servicing
3900 Capital City Blvd
Lansing, MI 48906