

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA
COUNTY OF SHELBY

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David Spencer Merrill

KNOW ALL MEN BY THESE PRESENTS: That David Spencer Merrill and Deidra Bonovitch Merrill , husband and wife did, on to-wit, the July 26, 2006, execute a mortgage to Mortgage Electronic Registrations Systems, Inc., acting solely as nominee for Wilmington Finance, Inc., which mortgage is recorded in Instrument # 20060804000379190; said mortgage was subsequently transferred and assigned to The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 as recorded in Instrument # 20110722000213590 et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 did declare all of the indebtedness secured by said mortgage due and payable 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 published in Shelby County, Alabama, in its issues of June 29, July 6, 13, August 3, 2011; and

WHEREAS, on the August 10, 2011, the day on which the foreclosure sale was due to be held under the terms of said notice, at 1:03 o'clock a.m/p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 did offer for sale and did sell at public outcry, in front 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 The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, in the amount of One Hundred Twenty-Two Thousand Six Hundred Fifty-Eight Dollars and No Cents (\$122,658.00), which sum the said The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of One Hundred Twenty-Two Thousand Six Hundred Fifty-Eight Dollars and No Cents (\$122,658.00), cash, the said David Spencer Merrill and Deidra Bonovitch Merrill , husband and wife, acting by and through the said The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, by JENNIFER WEAVER, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, by JENNIFER WEAVER, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and JENNIFER WEAVER, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 16, according to the Survey of The Cottages at Stonehaven, as recorded in Map Book 21, page 26, in the Probate Office of Shelby County, Alabama

TO HAVE AND TO HOLD THE above described property unto The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.


20110810000234730 1/2 \$19.00
Shelby Cnty Judge of Probate, AL
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IN WITNESS WHEREOF, the said The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, has caused this instrument to be executed by JENNIFER WEAVER, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said JENNIFER WEAVER, has executed this instrument in his capacity as such auctioneer on this the August 10, 2011.

David Spencer Merrill and Deidra Bonovitch Merrill , husband and wife
Mortgagors

The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust
2007-1
Mortgagee or Transferee of Mortgagee

By Jennifer Weaver
JENNIFER WEAVER, as Auctioneer and the person conducting said
sale for the Mortgagee or Transferee of Mortgagee

The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust
2007-1
Mortgagee or Transferee of Mortgagee

By Jennifer Weaver
JENNIFER WEAVER, as Auctioneer and the person conducting said
sale for the Mortgagee or Transferee of Mortgagee

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sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that JENNIFER WEAVER, whose name as Auctioneer and the person conducting said sale for the 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 that same date.

Given under my hand and official seal this August 10, 2011.

Dorothy M. Veitch
NOTARY PUBLIC

MY COMMISSION EXPIRES: 6-28-14

Instrument prepared by:
EDITH S. PICKETT
SHAPIRO AND PICKETT, LLC
651 Beacon Parkway West, Suite 115
Birmingham, Alabama 35209
11-001628

GRANTEE'S ADDRESS
Vericrest Financial Inc.
715 S. Metropolitan Ave.
Oklahoma City, Oklahoma 73108



Dorothy M. Veitch
Notary Public
State of Alabama
Alabama State at Large

20110810000234730 2/2 \$19.00
Shelby Cnty Judge of Probate, AL
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