

This Instrument Prepared By:

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Tuscaloosa, AL 35403
(205) 344-5000

STATE OF ALABAMA

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COUNTY OF SHELBY

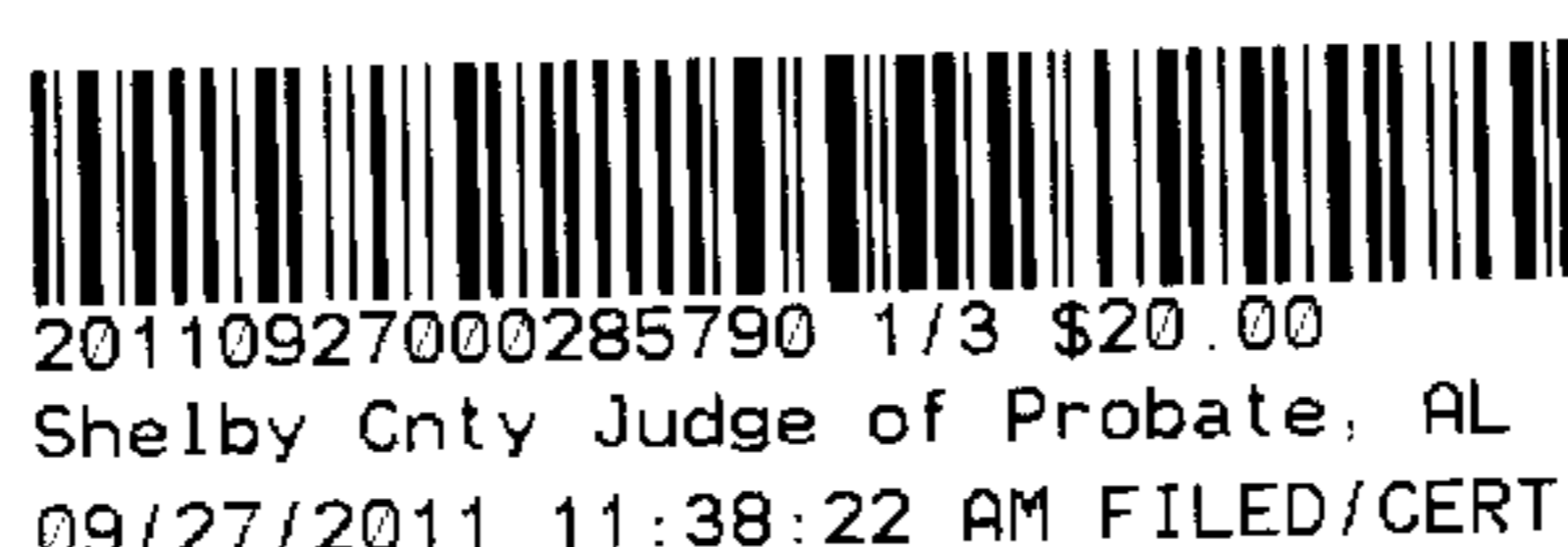
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MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS That, whereas: On the 23rd day of March 2004, ROBERT FLEMING and wife, JEANNIE FLEMING, executed a certain mortgage on the property hereinafter described to VANDERBILT MORTGAGE AND FINANCE, INC., which said mortgage is recorded in Document #20040329000159650 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 August 31, September 7 and September 14, 2011; and




WHEREAS, on September 22, 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, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, MELVIN COWAN 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 Seventeen Thousand Five Hundred Fifty and 00/100 (\$17,550.00) 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 Seventeen Thousand Five Hundred Fifty and 00/100 (\$17,550.00) Dollars on the indebtedness secured by said mortgage, the said VANDERBILT MORTGAGE AND FINANCE, INC., by and through MELVIN COWAN, as Auctioneer conducting said sale as attorney in fact for VANDERBILT MORTGAGE AND FINANCE, INC., and the said MELVIN COWAN, 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:

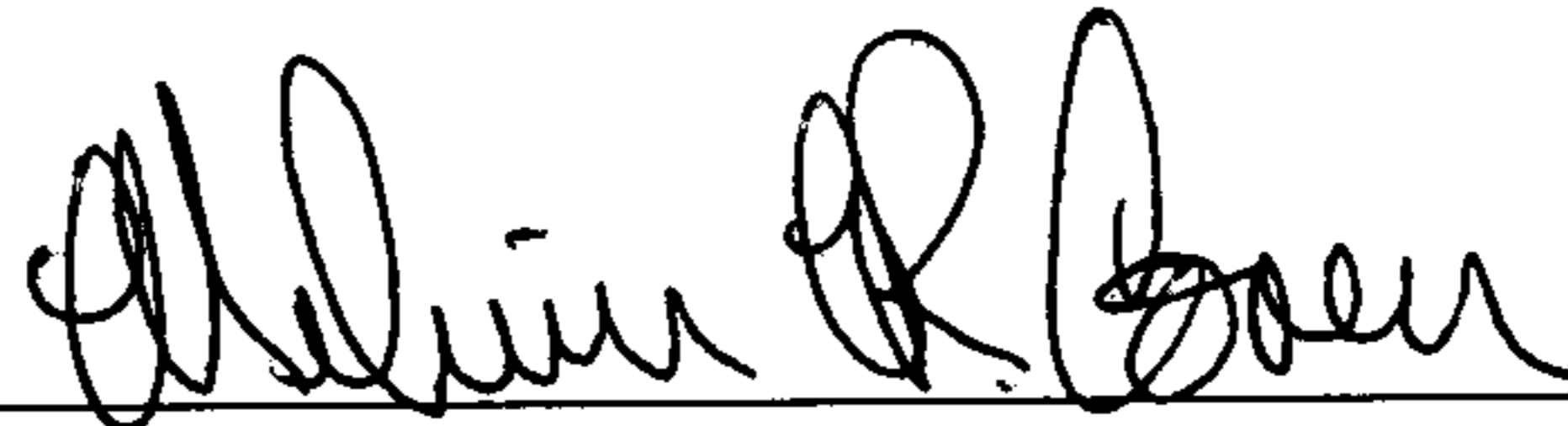
Commencing at the Northeast corner of the Northwest Quarter of the Northeast Quarter of Section 27, Township 19 South, Range 1 East, Shelby County, Alabama; thence South 1 degree 18 minutes 58 seconds West a distance of 160.77 feet; thence South 72 degrees 16 minutes 13 seconds West a distance of 206.50 feet to the POINT OF BEGINNING; thence continuing Westerly along said line a distance of 120.27 feet; thence North 9 degrees 48 minutes 39 seconds West a distance of 140.80 feet to the Southerly right of way line of Shelby County Road No. 280 (old U.S. Hwy 280) and the point of curvature of a non-tangent curve, concave to the North, having a radius of 2237.06 feet, a central angle of 3 degrees 51 minutes 21 seconds, and a chord of 150.51 feet bearing North 71 degrees 29 minutes 15 seconds East; thence Easterly along said curve a distance of 150.54 feet; thence South 1 degree 35 minutes 47 seconds West a distance of 149.96 feet to the POINT OF BEGINNING; said described tract containing 0.43 acre, more or less.


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Shelby Cnty Judge of Probate, AL
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INCLUDING a security interest in one (1) 2004 Clayton manufactured home,
Serial No. CLA053280TN.

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 MELVIN COWAN, as Auctioneer
conducting said sale, who has hereunto set his hand and seal on this the 22nd day of September
2011.



MELVIN COWAN
Auctioneer and Attorney in Fact for
VANDERBILT MORTGAGE AND FINANCE, INC.

STATE OF ALABAMA

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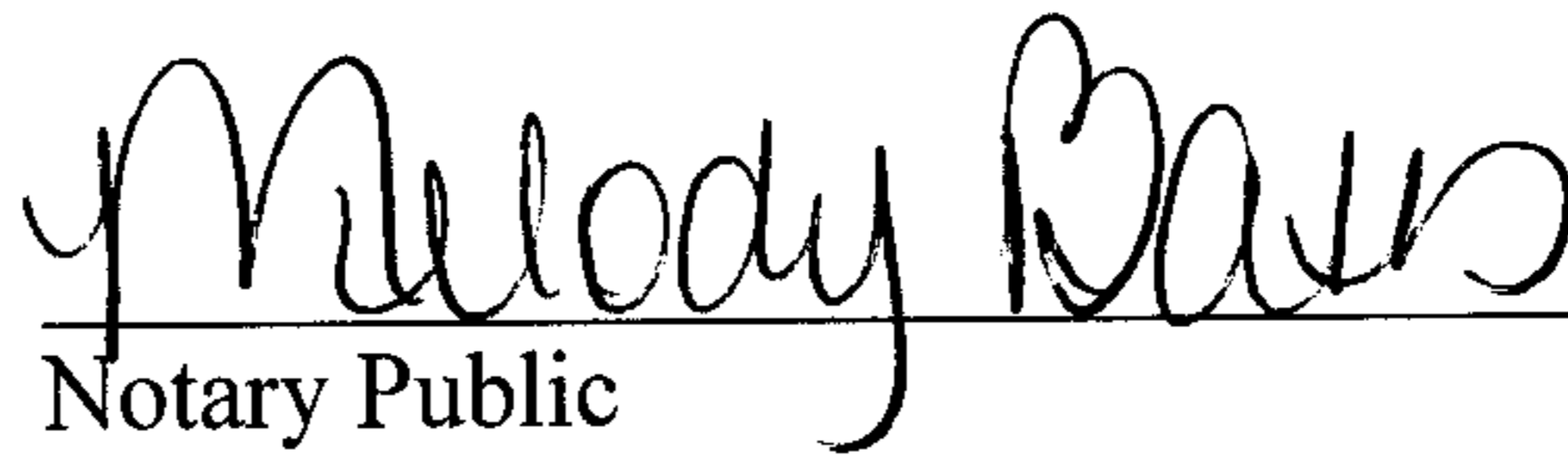
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COUNTY OF CULLMAN

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I, the undersigned, a Notary Public in and for the State of Alabama at Large, hereby
certify that MELVIN COWAN, 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, he, in his 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 22nd day of September 2011.



Notary Public

My Commission Expires:

7/29/15

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SEND ALL TAX NOTICES TO:

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



20110927000285790 3/3 \$20.00
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