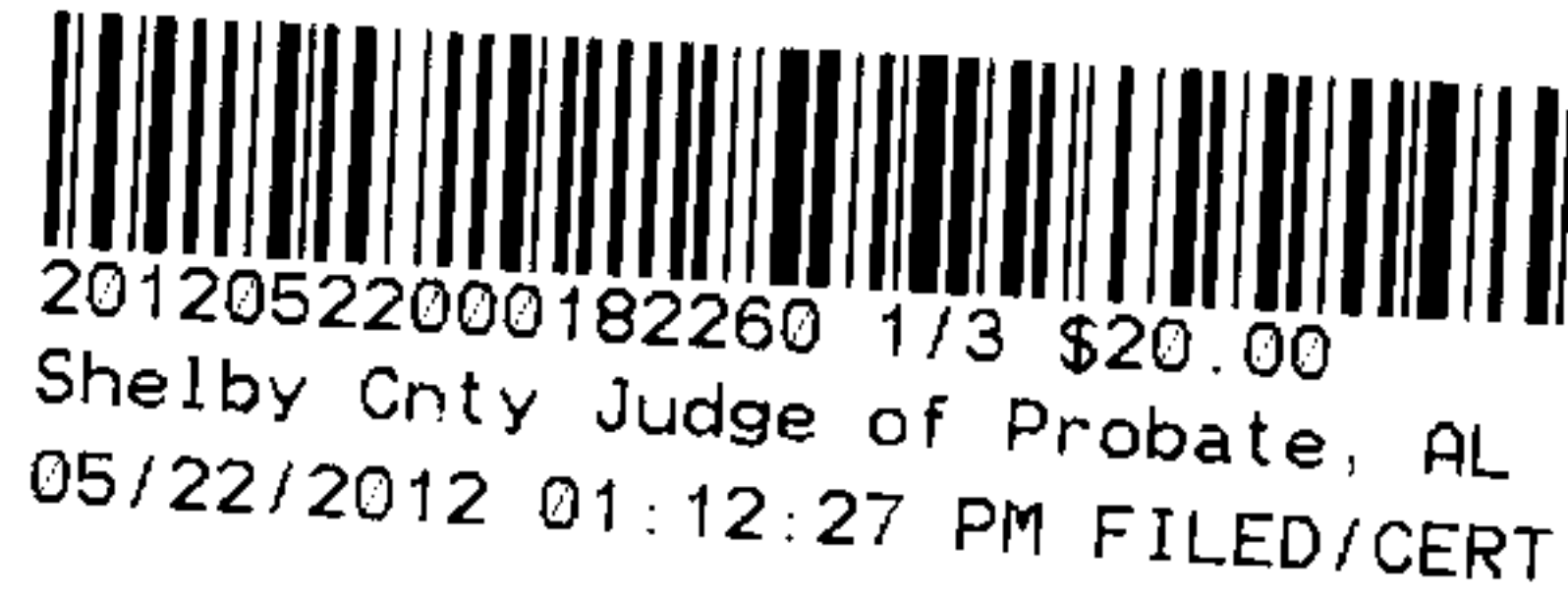


This Instrument Prepared By:

Jerry C. Oldshue, Jr.
ROSEN HARWOOD, P.A.
2200 Jack Warner Pkwy (35401)
P.O. Box 2727
Tuscaloosa, AL 35403
(205) 344-5000



STATE OF ALABAMA

*

*

COUNTY OF SHELBY

*

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS That, whereas: On the 13th day of February 2008, BRIAN K. ATCHISON and JANA L. ATCHISON, husband and wife, executed a certain mortgage on the property hereinafter described to VANDERBILT MORTGAGE AND FINANCE, INC., which said mortgage is recorded in Mortgage Book 2008, Page 65360 (Inst #20080218000065360), 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 April 25, May 2 and May 9, 2012; and

WHEREAS, on May 17, 2012, 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

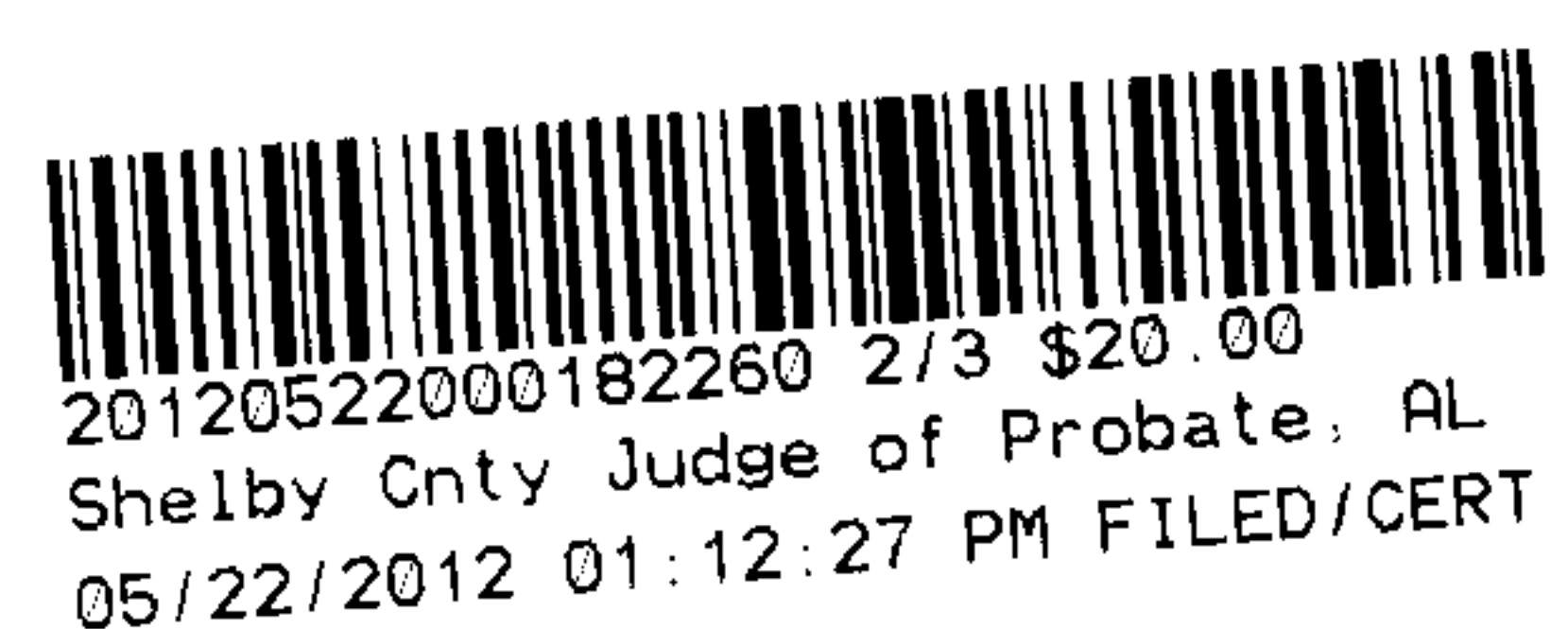
WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of VANDERBILT MORTGAGE AND FINANCE, INC., in the amount of One Hundred Three Thousand Five Hundred and 00/100 (\$103,500.00) Dollars, which sum of money VANDERBILT MORTGAGE AND FINANCE, INC., offered 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 One Hundred Three Thousand Five Hundred and 00/100 (\$103,500.00) 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:

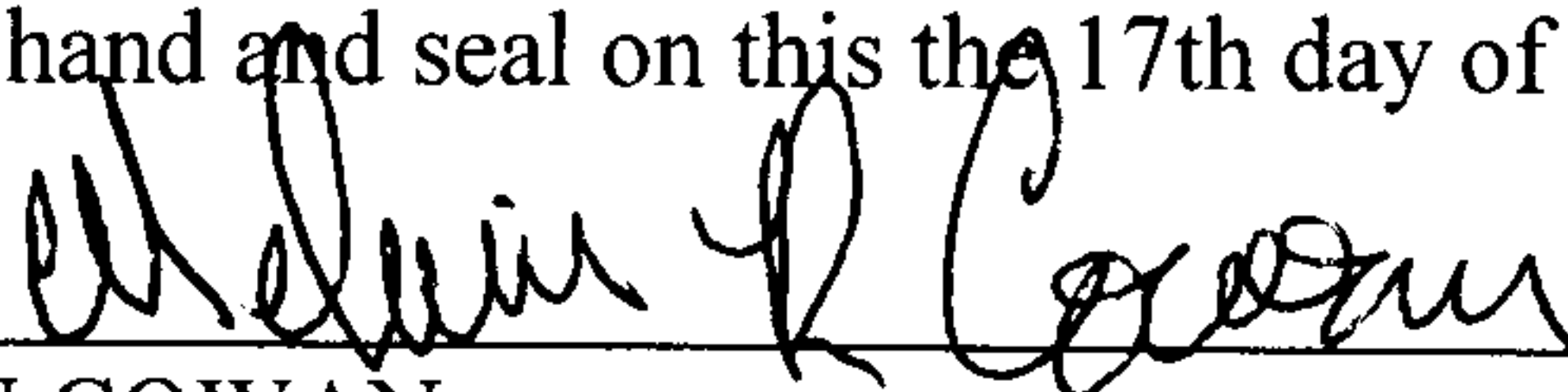
Lot 8, according to the George F. Peters map surveyed by I. S. Gillispie Land Surveyor Number 576 and located in the SE 1/4 of the SW 1/4 of Section 16, Township 21 South, Range 3 West and recorded in the office of the Probate Judge of Shelby County, Alabama.

INCLUDING a security interest in one (1) 2008 Southern Energy manufactured home, Serial No. DSEAL18810ABC.

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 17th day of May 2012.

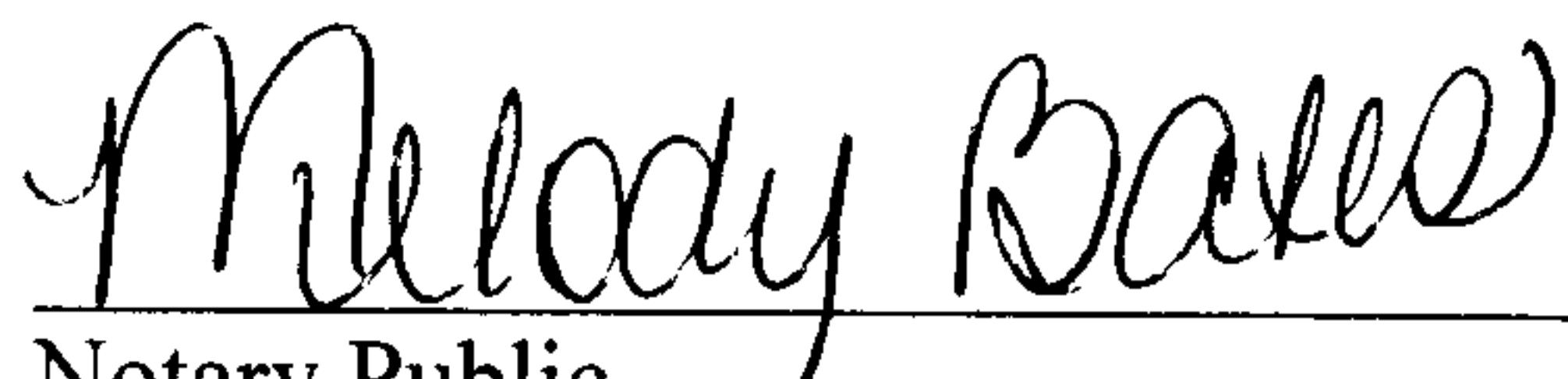


MELVIN COWAN
Auctioneer and Attorney in Fact for
VANDERBILT MORTGAGE AND FINANCE, INC.

STATE OF ALABAMA *
 *
COUNTY OF CULLMAN *

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 17th day of May 2012.



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


20120522000182260 3/3 \$20.00
Shelby Cnty Judge of Probate, AL
05/22/2012 01:12:27 PM FILED/CERT