


THIS INSTRUMENT WAS PREPARED BY:
FOSTER D. KEY, ATTORNEY AT LAW
POST OFFICE BOX 360345
BIRMINGHAM, ALABAMA 35236-0345


20140227000053940 1/3 \$22.00
Shelby Cnty Judge of Probate, AL
02/27/2014 02:10:09 PM FILED/CERT

STATE OF ALABAMA
SHELBY COUNTY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that whereas, heretofore, on, to-wit: on **April 21, 2005, Robert Gardner and wife, Robin Gardner**, executed a certain mortgage on property hereinafter described to **Alabama Central Credit Union**, which mortgage is recorded in **Instrument Number 20050428000202510, Record of Mortgages, in the Office of the Judge of Probate of Shelby County, Alabama**; and

WHEREAS, in and by said mortgage, the mortgagee was authorized and empowered in the 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 publishing in said county by publication once a week for three consecutive weeks prior to said sale at public outcry for cash, to the highest bidder; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and **Alabama Central Credit Union**, did declare all of the indebtedness secured by 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 of general circulation published in **Shelby County, Alabama**, in its issues of **January 22, 2014; January 29, 2014; and February 05, 2014**; and

WHEREAS, on **February 21st, 2014**, the day on which the foreclosure was due to be held under the terms of said notice between the legal hours of sale, said foreclosure was duly conducted and **Alabama Central Credit Union**, did offer for sale and sell at public outcry in front of the Courthouse door in **Columbiana, Shelby County, Alabama**, the property hereinafter described; and

WHEREAS, Foster D. Key was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for said **Alabama Central Credit Union**, and whereas **Alabama Central Credit Union**, was the highest bidder and best bidder, in the amount of **One Hundred Twenty Thousand Dollars and 00/100 (\$120,000.00)** on the indebtedness secured by said mortgage, said **Alabama Central Credit Union**, by and through Foster D. Key as auctioneer conducting said sale and as attorney-in-fact for **Robert Gardner and wife, Robin Gardner**, does hereby grant, bargain, sell and convey unto **Alabama Central Credit Union**, the following-described property situated in **Shelby County, Alabama**, to-wit:

Lot 46, according to the survey of Woodland Hills, First Phase, Fifth Sector, as recorded in Map Book 7, Page 152, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above-described property unto its heirs 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 in the State of Alabama.

IN WITNESS WHEREOF, **Alabama Central Credit Union**, has caused this instrument to be executed by and through Foster D. Key as Auctioneer Conducting the Said Sale and as Attorney-in-Fact, and Foster D. Key as Auctioneer Conducting Said Sale has hereto set his hand and seal on this **21st day of February, 2014**.

Robert Gardner and wife, Robin Gardner,

By: *Foster D. Key*
FOSTER D. KEY, ATTORNEY-IN-FACT

Alabama Central Credit Union,

By: *Foster D. Key*
FOSTER D. KEY
AUCTIONEER AND ATTORNEY-IN-FACT

By: *Foster D. Key*
FOSTER D. KEY
AUCTIONEER CONDUCTING SAID SALE

STATE OF ALABAMA
COUNTY OF SHELBY

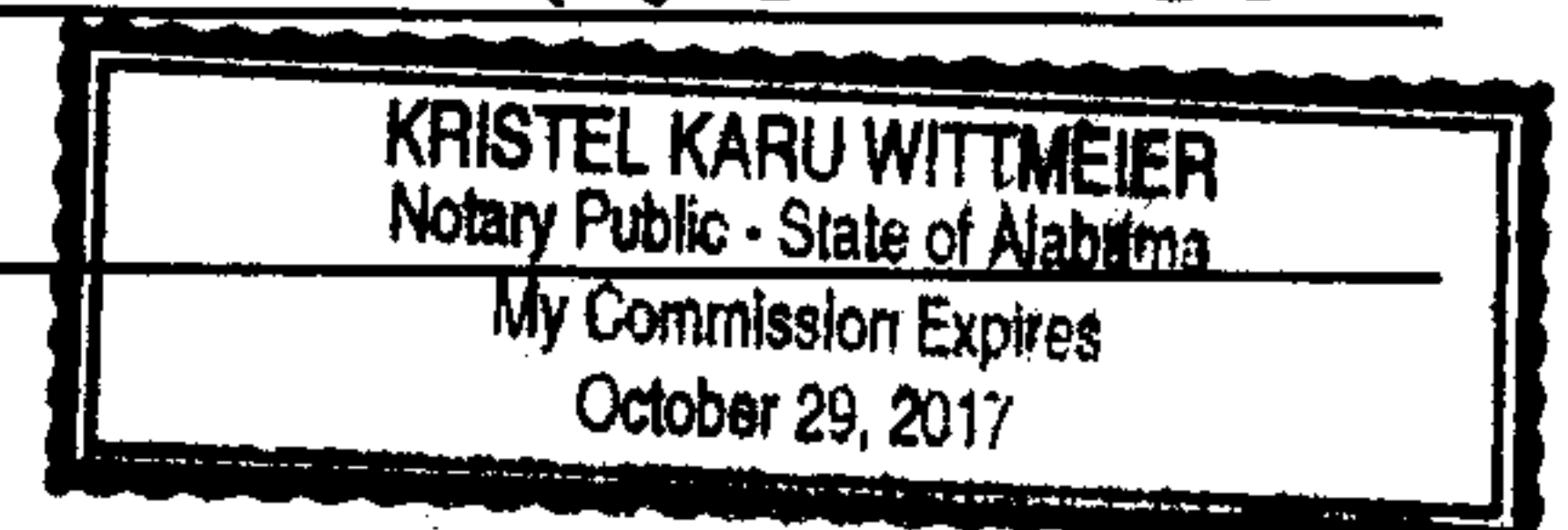
I, the undersigned a Notary Public in and for said County, in said State, hereby certify that Foster D. Key, **whose name as Attorney-in-Fact for Robert Gardner and wife, Robin Gardner**, and as Auctioneer and Attorney-in-Fact for **Alabama Central Credit Union**, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this **21st day of February, 2014**.

Kristel Karu Wittmeier

Notary Public

My Commission expires: _____



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Grantor's Name: Alabama Central Credit Union Grantee's name: Alabama Central Credit Union

Mailing Address: P.O. 2327
Birmingham, AL 35201


P.O. Box 2327
Birmingham, AL 35201

Property Address: 109 Mountain Parkway
Alabaster, AL 35007

Date of Sale: 02/21/2014
Total Purchase Price: \$120,000.00
or
Actual Value
or
Assessor's Market Value

___ Bill of Sale
___ Sales Contract
___ Closing Statements

X Front of Foreclosure Deed
___ Appraisal
___ Other _____


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