

PREPARED BY:

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STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, May 3, 2005, **Nidal Yousif and Wendy S Yousif, husband and wife, Mortgagor**, did execute a certain mortgage to **Mortgage Electronic Registration Systems, Inc., as mortgagee, solely as nominee for Alliance Home Mortgage, An Alabama LLC, its successors and assigns**, which said mortgage is recorded as Instrument No. 20050513000231520 as having been modified by an agreement recorded on and recorded as Instrument No. 20210608000278540, in the Office of the Judge of Probate of Shelby County, Alabama.; and

WHEREAS, said mortgage and the debt thereby secured was last transferred and assigned to **Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee**, as transferee, said transfer is recorded as Instrument No. 20220301000086590, aforesaid records, and Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee, is now the holder and owner of said mortgage and debt; and

WHEREAS, default was made in the payment of indebtedness secured by said mortgage, and the said Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of foreclosure of said mortgage, in accordance with the terms thereof, by First Class Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation in Shelby County, Alabama, in its issues of 12/07/2025, 12/14/2025, 12/21/2025; and said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder thereto; and

WHEREAS, on January 6, 2026, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly and properly conducted and Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee did offer for sale and sell at public outcry, in front of the main entrance of the courthouse door of the Shelby County, Alabama Courthouse; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee in the amount of **FOUR HUNDRED SEVENTY-ONE THOUSAND TWO HUNDRED NINETY-TWO DOLLARS AND 66 CENTS (\$471,292.66)** which sum the said Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee; and

NOW, THEREFORE, in consideration of the premises and the credit of **FOUR HUNDRED SEVENTY-ONE THOUSAND TWO HUNDRED NINETY-TWO DOLLARS AND 66 CENTS (\$471,292.66)**, cash, on the indebtedness secured by said mortgage, Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee, by and through McCalla Raymer Leibert Pierce, LLP as attorney for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee, and its successors and assigns, as Grantee, the following described real property, situated in Shelby County, Alabama, to-wit:

LOT 8, ACCORDING TO THE SURVEY OF FIRST AMENDED PLAT OF FINAL SUBDIVISION PLAT, NORTH LAKE, AT GREYSTONE, PHASE 2, AS RECORDED IN MAP BOOK 23, PAGE 58, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH THE NON-EXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREAS AND HUGH DANIEL DRIVE, ALL AS MORE PARTICULARLY DESCRIBED IN THE GREYSTONE FARMS NORTH DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS, RECORDED IN INSTRUMENT #1996-17498, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATION").

TO HAVE AND TO HOLD the above described property unto Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee, 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 any taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee have caused this instrument to be executed by and through McCalla Raymer Leibert Pierce, LLP, as attorney for the Mortgagee, or Transferee of Mortgagee, and McCalla Raymer Leibert Pierce, LLP, as said attorney, has hereto set its hand and seal on the 13th day of January, 2026.

Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee

By: McCalla Raymer Leibert Pierce, LLP

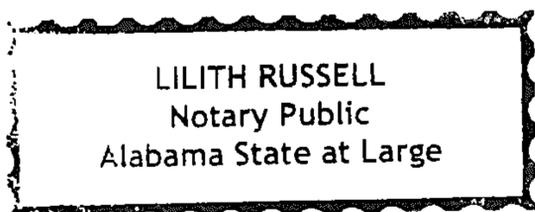
Its: Attorney at Law

By: 
Matthew W. Penhale, Esq.

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Matthew W. Penhale, Esq., whose name as attorney of McCalla Raymer Leibert Pierce, LLP, acting in its capacity as attorney at law for Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee, 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 attorney and with full authority executed this instrument voluntarily on the day that bears the same date.

Given under my hand and official seal this 13th day of January, 2026.




NOTARY PUBLIC
My Commission Expires: 11/03/2026

