


SEND TAX NOTICE TO:
Americas First Federal Credit Union
1200 Fourth Ave North
Birmingham, Al 35202

CM #: 193993

STATE OF ALABAMA)

COUNTY OF SHELBY)


20101223000433540 1/3 \$199.50
Shelby Cnty Judge of Probate, AL
12/23/2010 03:18:03 PM FILED/CERT

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 9th day of October, 2003, Trieu N. Ho, an unmarried man, executed that certain mortgage on real property hereinafter described to Wells Fargo Home Mortgage, Inc, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20031015000690910, and

WHEREAS, in and by said mortgage, the Mortgagee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, 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 County 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 thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Wells Fargo Bank, NA, successor by merger to Wells Fargo Home Mortgage, Inc. 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 November 10, 2010, November 17, 2010, and November 24, 2010; and


WHEREAS, on December 10, 2010, 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 Wells Fargo Bank, NA, successor by merger to Wells Fargo Home Mortgage, Inc. 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, Aaron Warner was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Wells Fargo Bank, NA, successor by merger to Wells Fargo Home Mortgage, Inc.; and

WHEREAS, Americas First Federal Credit Union was the highest bidder and best bidder in the amount of One Hundred Eighty-One Thousand Two Hundred Ten And 02/100 Dollars (\$181,210.02) on the indebtedness secured by said mortgage, the said Wells Fargo Bank, NA, successor by merger to Wells Fargo Home Mortgage, Inc., by and through Aaron Warner as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby remise, release, quit claim and convey unto Americas First Federal Credit Union all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 145, according to the Survey of Phase Two Caldwell Crossings 2nd Sector, as recorded in Map Book 31, Page 31, in the Probate Office of Shelby County, Alabama.

The property is being conveyed herein on an "as is, where is" basis subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the records of the Office of the Judge of Probate of the county where the above described property is situated; and furthermore, this property is being conveyed without warranty or recourse, express or implied, as to title, use and/or enjoyment and will be subject to the right of redemption of all parties entitled thereto; and by accepting this deed, Grantee releases any and all claims whatsoever against the law firm representing the Grantor hereunder and the auctioneer conducting said foreclosure sale; and furthermore, this conveyance is subject to being declared null and void in the event that the owner or a party claiming through the owner has filed a bankruptcy prior to the date of this foreclosure sale.


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TO HAVE AND TO HOLD the above described property unto Americas First Federal Credit Union, 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; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Wells Fargo Bank, NA, successor by merger to Wells Fargo Home Mortgage, Inc., has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this 10th day of December, 2010.

Wells Fargo Bank, NA, successor by merger to
Wells Fargo Home Mortgage, Inc.

By:

Aaron Warner
Aaron Warner, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)


COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Warner, acting in his/her capacity as auctioneer and attorney-in-fact for Wells Fargo Bank, NA, successor by merger to Wells Fargo Home Mortgage, Inc., is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Mortgagee acting in his/her capacity as auctioneer and Attorney-in-fact for said Mortgagee.

Given under my hand and official seal on this 10th day of December, 2010.

[Signature]
Notary Public
My Commission Expires: SEPTEMBER 11, 2012

This instrument prepared by:
Ginny Rutledge
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727


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