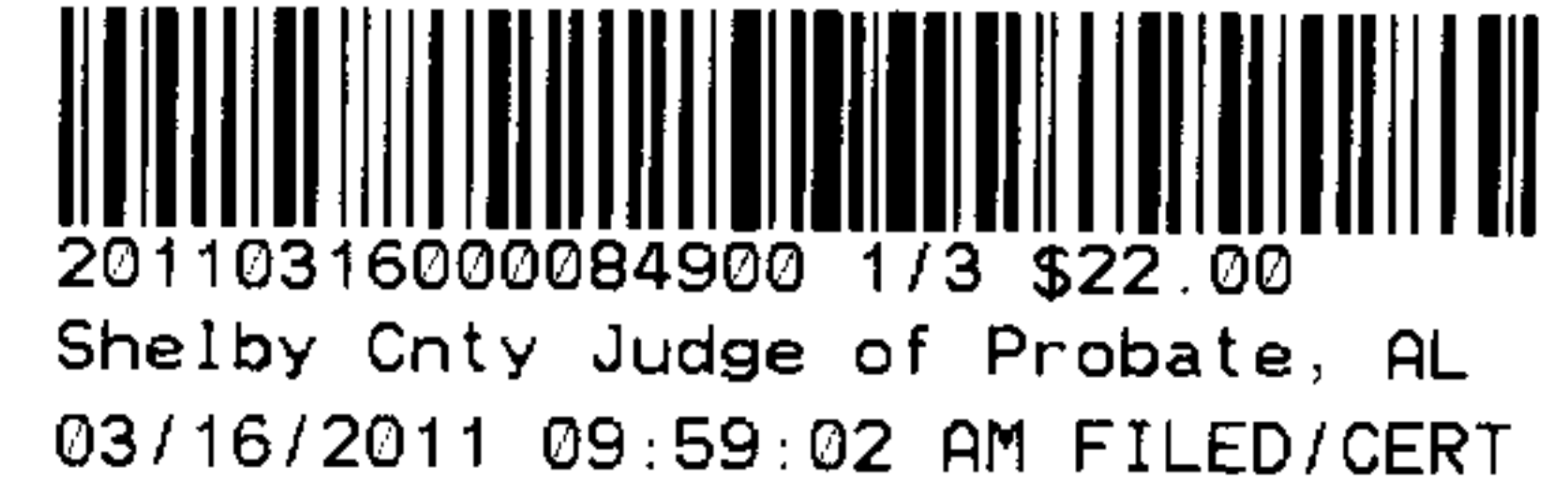


STATE OF ALABAMA
COUNTY OF SHELBY



MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on July 31, 2007, **Douglas M. Richardson and Sonni Nicole Richardson, husband and wife, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc. acting solely as nominee for EquiFirst Corporation, its successors and assigns, party of the second part** which said mortgage is recorded in Instrument No. 20070803000362160, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to The Bank of New York Mellon Trust Company, NA; Book 2010, Page 93170 and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and The Bank of New York Mellon Trust Company, NA did declare all of the indebtedness secured by the 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, in accordance with the terms thereof, by publication in the Shelby County Reporter, a newspaper of general circulation in Shelby County, Alabama, in its issues of 02/09, 02/16 & 02/23/11; and

WHEREAS, on March 3, 2011, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of The Bank of New York Mellon Trust Company, NA in the amount of **THREE HUNDRED EIGHTY-SEVEN THOUSAND AND 00/100 DOLLARS (\$ 387,000.00)**;, and said property was thereupon sold to The Bank of New York Mellon Trust Company, NA; and

WHEREAS, Fran Clark conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and **THREE HUNDRED EIGHTY-SEVEN THOUSAND AND 00/100 DOLLARS (\$ 387,000.00)**, on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto The Bank of New York Mellon Trust

Company, NA, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 54-A, A Resurvey of Lots 54 and 55 Amended Map The Village at Highland Lakes, Sector One, an Eddleman Community, as recorded in Map Book 38, Page 126, in the Office of the Judge of Probate of Shelby County, Alabama. Together with nonexclusive easement to use the private roadways, Common Areas all as more particularly described in the Declaration of Easements and Master Protective Covenants for the Village at Highlands Lakes, a Residential Subdivision, recorded as Instrument No. 20060421000186650 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for The Village at Highland Lakes, a Residential Subdivision, Sector One, recorded as Instrument No. 20060421000186670, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

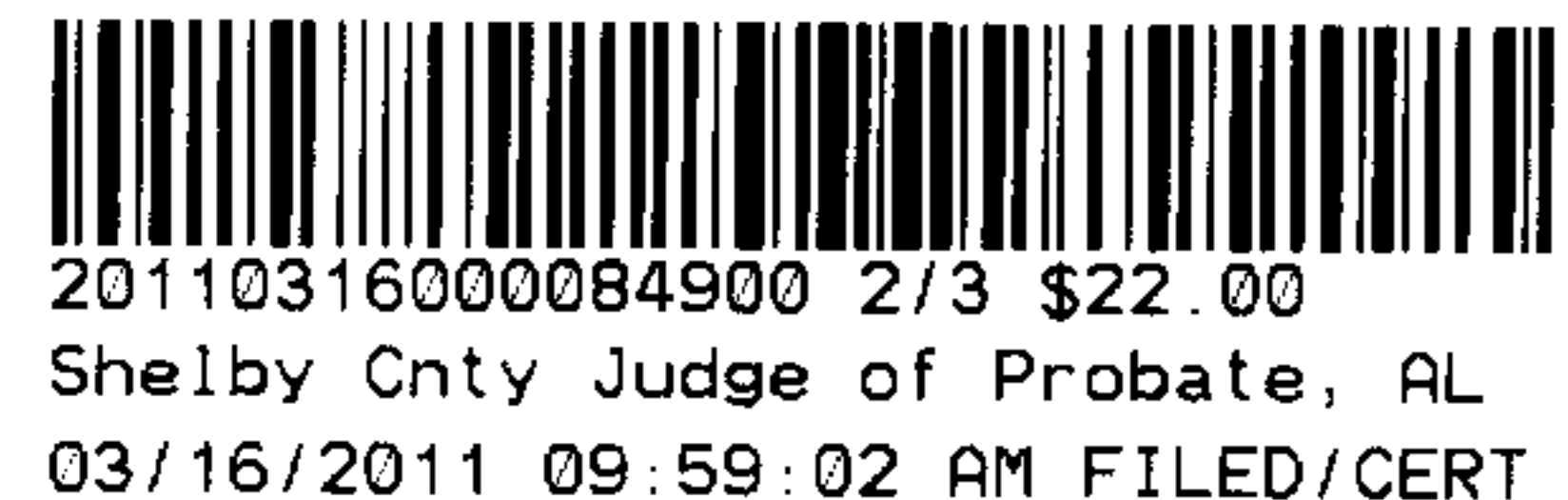
SOURCE OF TITLE: Book 2007 Page 362150

TO HAVE AND TO HOLD the above described property unto The Bank of New York Mellon Trust Company, NA, 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 ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Douglas M. Richardson and Sonni Nicole Richardson, husband and wife and The Bank of New York Mellon Trust Company, NA have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 3rd day of March, 2011.

BY:

AS: Auctioneer and Attorney-in-fact



STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Fran Clark, whose name as attorney-in-fact and auctioneer for Douglas M. Richardson and Sonni Nicole Richardson, husband and wife and The Bank of New York Mellon Trust Company, NA, 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 said conveyance, he/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 3rd day of March, 2011.

A handwritten signature in cursive script, reading "Melody Bales".

NOTARY PUBLIC

My Commission Expires: **MY COMMISSION EXPIRES 07-27-2011**

Grantee Name / Send tax notice to:
ATTN:
BSI Financial Services, Inc
314 South Franklin Street
Titusville, PA 16354



20110316000084900 3/3 \$22.00
Shelby Cnty Judge of Probate, AL
03/16/2011 09:59:02 AM FILED/CERT