


PREPARED BY:  
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Montgomery, Alabama 36104  
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File No. 1007955al

FILE NO.: 5021.1007955AL/K

PLEASE CROSS- REFERENCE TO INSTRUMENT NO. 20100420000119930

STATE OF ALABAMA  
COUNTY OF SHELBY

  
20110412000112800 1/3 \$23.00  
Shelby Cnty Judge of Probate, AL  
04/12/2011 11:28:01 AM FILED/CERT

**MORTGAGE FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, June 15, 2009, **Pamela K. Gammons and Larry D. Gammons, Mortgagors**, did execute a certain mortgage to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR LEND AMERICA, A NEW YORK COMPANY**, which said mortgage is recorded in Instrument No. 20100420000119930, in the Office of the Judge of Probate of Shelby County, Alabama ; and

WHEREAS, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR LEND AMERICA, A NEW YORK COMPANY, transferred and assigned said mortgage and the debt thereby secured to LOANCARE A DIVISION OF FNF SERVICING INC., as transferee, said transfer is recorded in Instrument No. ~~\*~~\_\_\_\_\_, aforesaid records, and LOANCARE A DIVISION OF FNF SERVICING INC., as transferee is now the holder and owner of said mortgage and debt; and **\* 2011 04 12 000 11 27 90**

/ WHEREAS, default was made in the payment of indebtedness secured by said mortgage, and the said LOANCARE A DIVISION OF FNF SERVICING INC. as transferee, 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 9/1, 9/8, 9/15 and 11/3/2010; and

WHEREAS, on November 18, 2010, the day on which the foreclosure sale was due to be held under the terms of said notice at **3:00** o'clock ~~am~~ **pm**, between the legal hours of sale, said foreclosure was duly and properly conducted and LOANCARE A DIVISION OF FNF SERVICING INC. did offer for sale and sell a public outcry, in front of the main entrance of the courthouse door of the Shelby County, Alabama Courthouse, in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of LOANCARE A DIVISION OF FNF SERVICING INC. in the amount of **ONE HUNDRED FORTY-EIGHT THOUSAND FIVE HUNDRED SEVENTY-NINE AND 52/100 DOLLARS (\$148,579.52)** which sum the said LOANCARE A DIVISION OF FNF SERVICING INC. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said LOANCARE A DIVISION OF FNF SERVICING INC.; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder thereto, and authorized the Mortgagee, Auctioneer, or any person conducting said sale for the Mortgagee to execute to the purchaser at said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and the credit of **ONE HUNDRED FORTY-EIGHT THOUSAND FIVE HUNDRED SEVENTY-NINE AND 52/100 DOLLARS (\$148,579.52)**, cash,



on the indebtedness secured by said mortgage, the said Pamela K. Gammons and Larry D. Gammons, acting by and through the said LOANCARE A DIVISION OF FNF SERVICING INC. as transferee, by Fran Clark as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage, does hereby grant, bargain, sell and convey unto LOANCARE A DIVISION OF FNF SERVICING INC., and its successors and assigns, as transferee, the following described real property, situated in Shelby County, Alabama, to-wit:

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN THE COUNTY OF SHELBY, AND STATE OF ALABAMA AND BEING DESCRIBED IN A DEED DATED 06/29/2007 AND RECORDED 07/05/2007 AS INSTRUMENT NUMBER 20070705000316570 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:

ALL THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF SHELBY, STATE OF ALABAMA, TO-WIT:

LOT 61, ACCORDING TO THE SURVEY OF ROSSBURG, SECTOR II, AS RECORDED IN MAP BOOK 36, PAGE 38, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

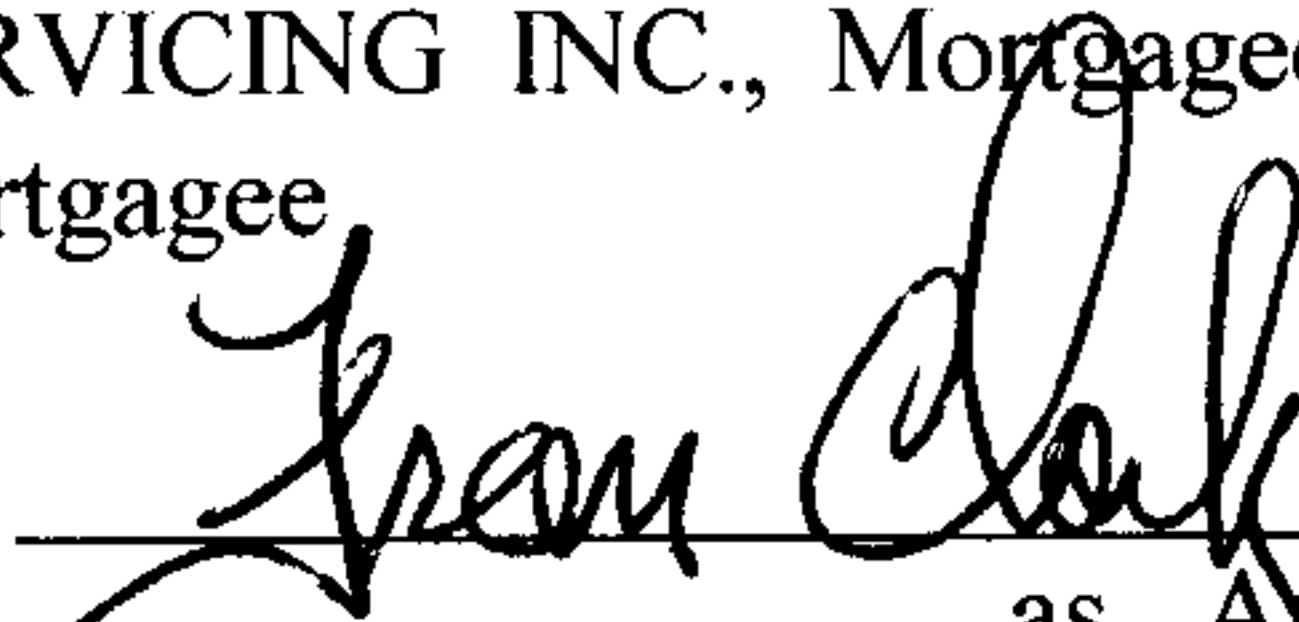
ASSESSOR'S PARCEL NUMBER: 283050010047000


TO HAVE AND TO HOLD the above described property unto LOANCARE A DIVISION OF FNF SERVICING INC., 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 any taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, the said Pamela K. Gammons and Larry D. Gammons, Mortgagor(s) by the said LOANCARE A DIVISION OF FNF SERVICING INC. have caused this instrument to be executed by Fran Clark as auctioneer and the person conducting said sale for the Mortgagee, or Transferee of Mortgage, and in witness whereof said Fran Clark has executed this instrument in his/her capacity as such auctioneer conducting said sale causing these presents to be executed on the 18th day of November, 2011

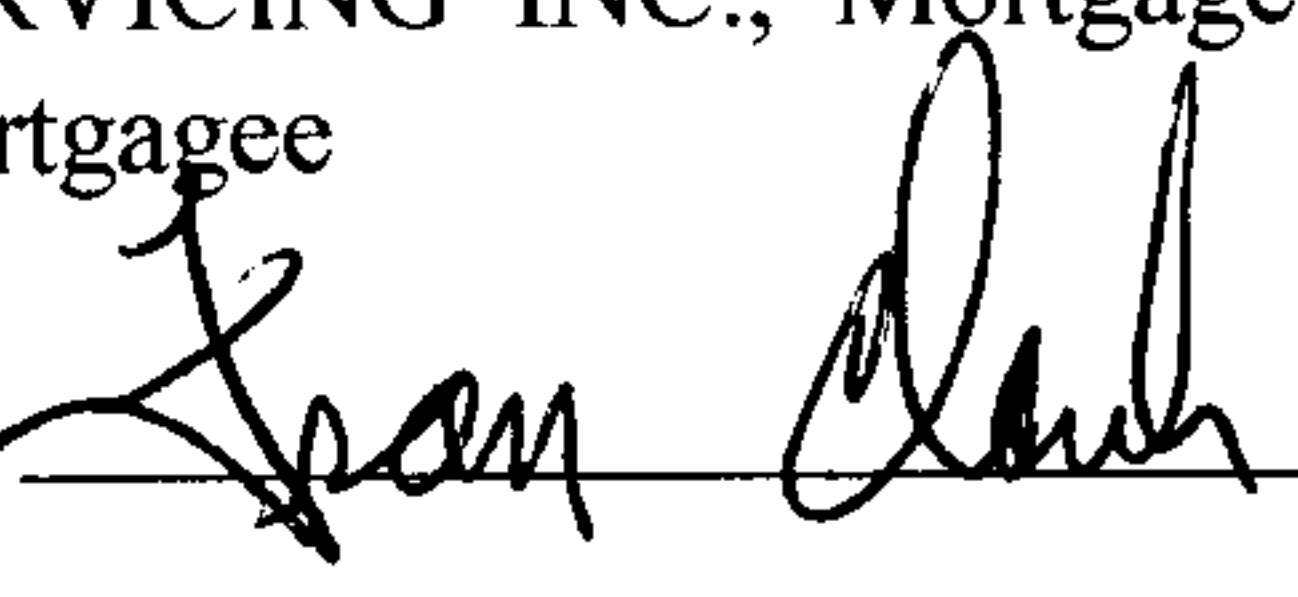
Pamela K. Gammons and Larry D. Gammons,  
Mortgagor(s)

LOANCARE A DIVISION OF FNF  
SERVICING INC., Mortgagee or Transferee of  
Mortgagee

By:  as Auctioneer and the  
person conducting said sale for the Mortgagee or  
Transferee of Mortgage

  
20110412000112800 2/3 \$23.00  
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LOANCARE A DIVISION OF FNF  
SERVICING INC., Mortgagee or Transferee of  
Mortgagee

By: 

\_\_\_\_\_ as Auctioneer and the  
person conducting said sale for the Mortgagee or  
Transferee of Mortgagee

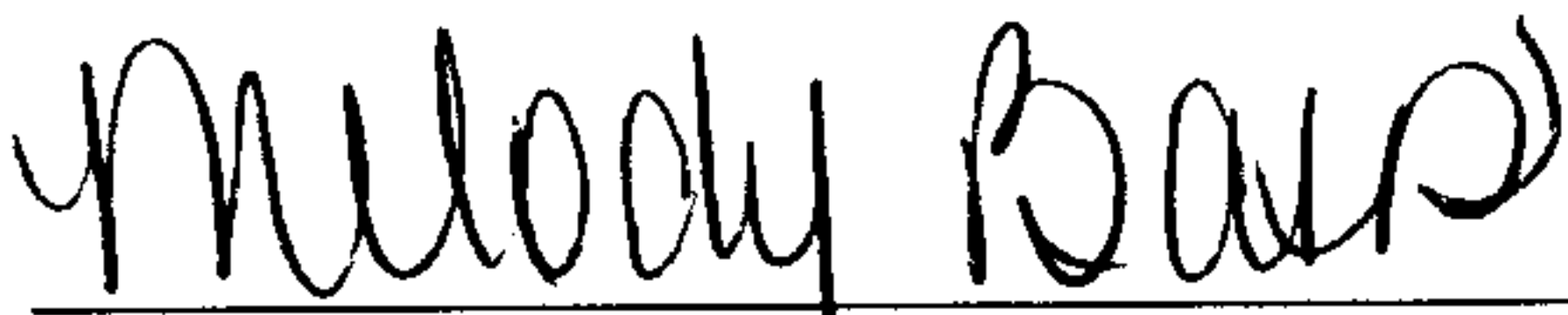
By: \_\_\_\_\_

\_\_\_\_\_ as Auctioneer and the  
person conducting said sale for the Mortgagee or  
Transferee of Mortgagee

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 Auctioneer and the person conducting said sale for Mortgagee or Transferee of Mortgagee, 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 Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears the same date.

Given under my hand and official seal this 18th day of November, 2010.



NOTARY PUBLIC

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

Grantee Name / Send tax notice to:  
ATTN:  
LoanCare Servicing Center  
PO Box 8068  
Virginia Beach, VA 23450



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