


**THIS INSTRUMENT WAS PREPARED BY:**

Phillip L. Jauregui, Esq.   
2110 Devereux Circle, Ste 100  
Birmingham, Al 35243

**SEND TAX NOTICES TO:**

Wells Fargo c/o AHMSI  
4600 Regent Blvd., Ste. 200  
Irving, TX 75063-1730

STATE OF ALABAMA     )  
COUNTY OF SHELBY    )



20110729000220870 1/3 \$22.00  
Shelby Cnty Judge of Probate, AL  
07/29/2011 01:25:19 PM FILED/CERT

**FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That where as heretofore on August 1, 2005, Frank King and Eugenia V. King, husband and wife, executed a certain mortgage on the property hereinafter described to SunTrust Mortgage Inc., A Virginia Corp., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, at Instrument No. 20050808000403880; and subsequently transferred and assigned to Option One Mortgage Corporation, and said assignment being recorded in Instrument No. 20080430000177420, further transferred and assigned to Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4, and said assignment being recorded in Instrument No. 20110401000102580; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4 did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure

of said mortgage by publication in Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of June 1, June 8, June 15 and July 6, 2011; and

WHEREAS, on July 25, 2011, 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 and properly conducted, and John Hubbard did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and


WHEREAS, John Hubbard was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4, in the amount of \$48,750.00, which sum of money Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4 offered to credit on the indebtedness secured by said mortgage, and the said Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4, by and through John Hubbard, as Auctioneer conducting said sale and as Attorney-in-Fact for Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4, the following described property situated in Shelby County, Alabama, to-wit:

Lot 40, according to the Map of Southern Hills, as recorded in Map Book 7, Page 72, in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property to Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4 and its successors and assigns; 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.

IN WITNESS WHEREOF, Wells Fargo Bank, N.A., as Trustee for Option One

  
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Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4 and Frank King and Eugenia V. King have caused this instrument to be executed by and through John Hubbard, as Auctioneer conducting said sale, and as their Attorney-in-Fact, and John Hubbard, as Auctioneer conducting said sale on July 25, 2011.



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Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4

By:

John Hubbard, Attorney-in-Fact

Frank King and Eugenia V. King

By:

John Hubbard, The person acting as Auctioneer and conducting the sale as its Attorney-in-Fact

John Hubbard, As the Auctioneer and person making said sale

STATE OF ALABAMA     )  
COUNTY OF SHELBY    )

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that John Hubbard, whose name as Attorney-in-Fact for Frank King and Eugenia V. King, and whose name as Attorney-in-Fact and agent for Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4; and whose name as Auctioneer and person making said sale, 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 and agent, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, on this 25 day of July, 2011.

Notary Public in and for the State of Alabama,  
at Large

My Commission Expires:

5/2/2014

KAREN G. SINGLETON  
Notary Public, AL State at Large  
My Comm. Expires