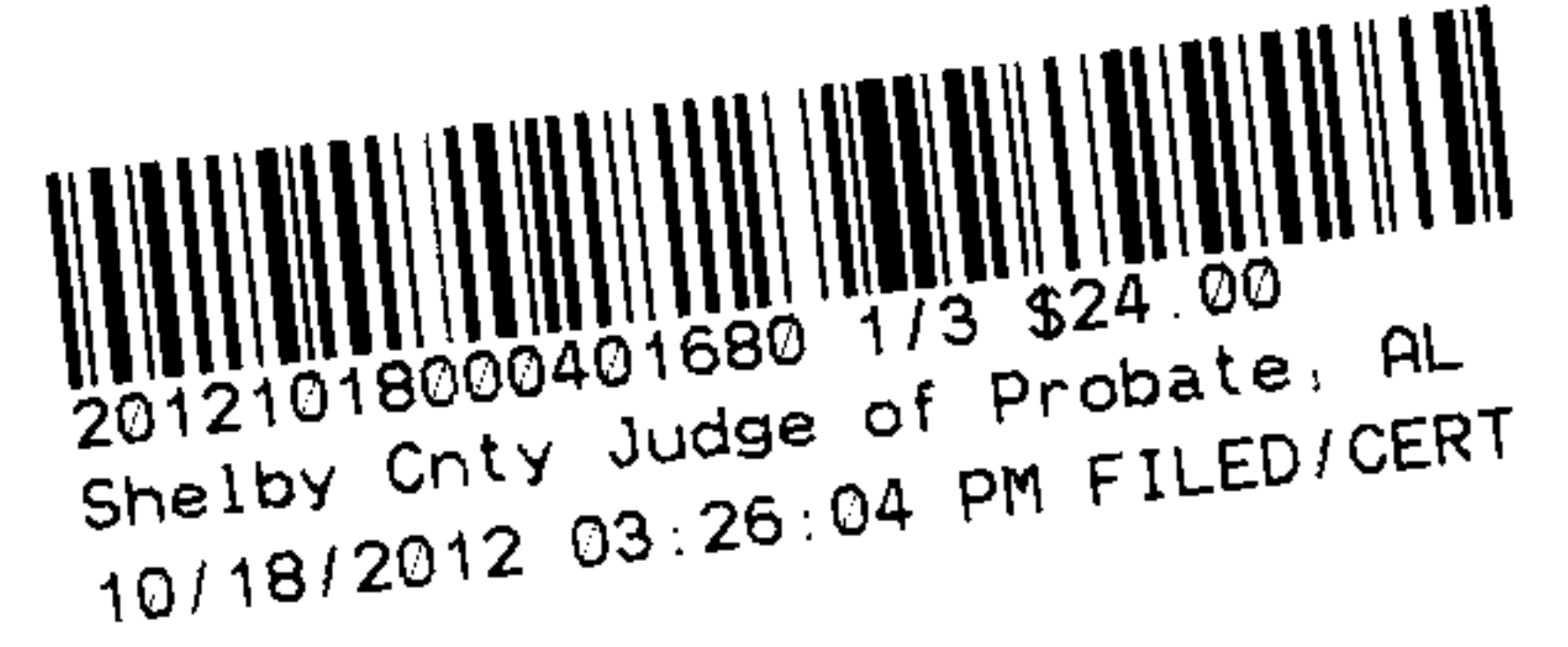


AUCTIONEER'S DEED

STATE OF ALABAMA  
COUNTY OF SHELBY



WHEREAS, JOSHUA COWAN and ISABELLA COWAN, Husband and Wife executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender, Bank of America, N.A., and Lender's Successors and Assigns on the 24th day of May, 2004 on that certain real property hereinafter described, which mortgage is recorded in Instrument No. 20090903000341820, of the records in the Office of the Judge of Probate, Shelby County, Alabama; which said mortgage was subsequently assigned to Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP by instrument recorded in Instrument No. 20090903000341820 of said Probate Court records; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the City of Columbiana, County of Shelby, Alabama, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in the City of Columbiana, Alabama; and

WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on June 20th, June 27th and July 4th, 2012,; fixing the time of the sale of said property to be during the legal hours of sale on the 25th day of July, 2012, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 25th day of July, 2012, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale **BANK OF AMERICA, N.A.** was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of **\$111,479.77** cash in hand paid by said purchaser to Marcus Clark, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said Bank of America, N.A., by and through Marcus Clark as such auctioneer, and as its attorney-in-fact, and Joshua Cowan and Isabella Cowan by Marcus Clark, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto **BANK OF AMERICA, N.A.**, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

LOT 41, ACCORDING TO THE SURVEY OF CHADWICK, SECTOR ONE, AS RECORDED IN MAP BOOK 17, PAGE 52, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

**PROPERTY ADDRESS: 201 Chadwick Ln, Helena, AL 35080**

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said **BANK OF AMERICA, N.A.**, the purchaser at said sale, 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, and any and all ad valorem taxes due or assessed.



IN WITNESS WHEREOF, the said Bank of America, N.A., and Joshua Cowan and Isabella Cowan, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale as of the 25th day of July, 2012.

BANK OF AMERICA, N.A. and  
JOSHUA COWAN and ISABELLA COWAN

BY:

  
Marcus Clark

As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Marcus Clark, whose name as attorney-in-fact and auctioneer for Bank of America, N.A., and Joshua Cowan and Isabella Cowan 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 25<sup>th</sup> day of JULY, 2012.



NOTARY PUBLIC

My Commission Expires: 7/29/13

**GRANTEE'S NAME & ADDRESS:**

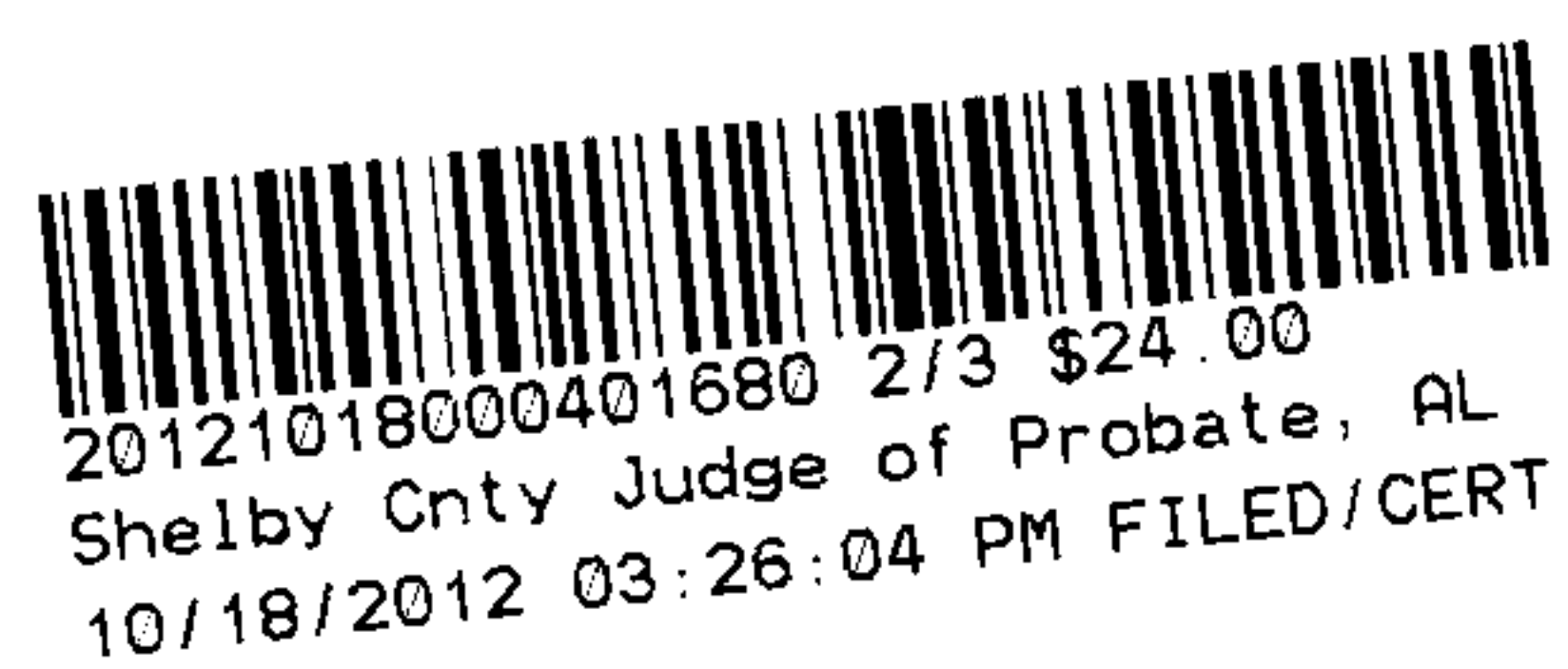
Bank of America, N.A.  
5401 N. Beach Street  
Ft. Worth, TX 76137

**GRANTOR'S NAME & ADDRESS:**

Joshua Cowan and Isabella Cowan  
85 Hickory Lane  
Odenville, AL 35120

This instrument prepared by:

William S. McFadden  
McFADDEN, LYON & ROUSE, L.L.C.  
718 Downtowner Boulevard  
Mobile, Alabama 36609  
(251) 342-9172



# Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name JOSHUA COWAN  
Mailing Address AND ISABELLA COWAN  
85 HICKORY LANE  
ODENVILLE, AL 35120

Grantee's Name BANK of AMERICA, N.A.  
Mailing Address 540 N. BEACH STREET  
FT WORTH, TX  
76137

Property Address 201 CHADWICK LN.  
HELENA, AL 35080

Date of Sale JULY 25, 2012  
Total Purchase Price \$111,479.77

or  
Actual Value \$

or  
Assessor's Market Value \$

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one) (Recordation of documentary evidence is not required)

☐ Bill of Sale  
☐ Sales Contract  
☐ Closing Statement

☐ Appraisal  
☒ Other DEED

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

## Instructions

Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.

Property address - the physical address of the property being conveyed, if available.

Date of Sale - the date on which interest to the property was conveyed.

Total purchase price - the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date 10/5/12

Print William S. McFadden

Sign [Signature]

(Grantor/Grantee/Owner/Agent) circle one

(verified by)

Unattested  
20121018000401680 3/3 \$24.00  
Shelby Cnty Judge of Probate, AL  
10/18/2012 03:26:04 PM FILED/CERT

Form RT-1