

THIS INSTRUMENT WAS PREPARED BY:

Michael Lindsey, Esq.
2110 Devereux Circle
Birmingham, AL 35243

SEND TAX NOTICES TO:

The Bank of New York Mellon, as
Successor Trustee to JPMORGAN
CHASE BANK, As Trustee for
NovaStar Mortgage Funding Trust,
Series 2004-1, NovaStar Home
Equity Loan Asset-Backed
Certificates, Series 2004-1
1661 Worthington Road
Suite 100
West Palm Beach, FL 33409

GRANTOR


Kristi Leigh Taylor
5015 Mountain View Parkway
Birmingham, AL 35244

GRANTEE

The Bank of New York Mellon, as
Successor Trustee to JPMORGAN
CHASE BANK, As Trustee for
NovaStar Mortgage Funding Trust,
Series 2004-1, NovaStar Home
Equity Loan Asset-Backed
Certificates, Series 2004-1
1661 Worthington Road
Suite 100
West Palm Beach, FL 33409

Property Address: 5015 Mountain View Parkway, Birmingham, AL 35244
Purchase Price: \$197,993.76 ***Mortgagee credit***
Sale Date: October 14, 2014

STATE OF ALABAMA)
COUNTY OF SHELBY)


20141030000343050 1/5 \$30.00
Shelby Cnty Judge of Probate, AL
10/30/2014 12:33:27 PM FILED/CERT

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That where as heretofore on February 26, 2004, Kristi Leigh Taylor, an unmarried person, executed a certain mortgage on the property hereinafter described to Mortgage Electronic Registration Systems, Inc., as nominee for Novastar Mortgage, Inc., A Virginia Corporation., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, at Instrument Number 20040316000134510; and subsequently transferred and assigned to The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates,

Series 2004-1, and said assignment being recorded in Instrument Number 20130520000206280;
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 Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1 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 September 17, 2014, September 24, 2014, October 1, 2014; and

WHEREAS, on October 14, 2014, 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 Jimmie Raye Newman did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property




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hereinafter described; and

WHEREAS, Jimmie Raye Newman was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1, in the amount of \$197,993.76, which sum of money The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1 offered to credit on the indebtedness secured by said mortgage, and the said The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1, by and through Jimmie Raye Newman, as Auctioneer conducting said sale and as Attorney-in-Fact for The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1, the following described property situated in Shelby County, Alabama, to-wit:

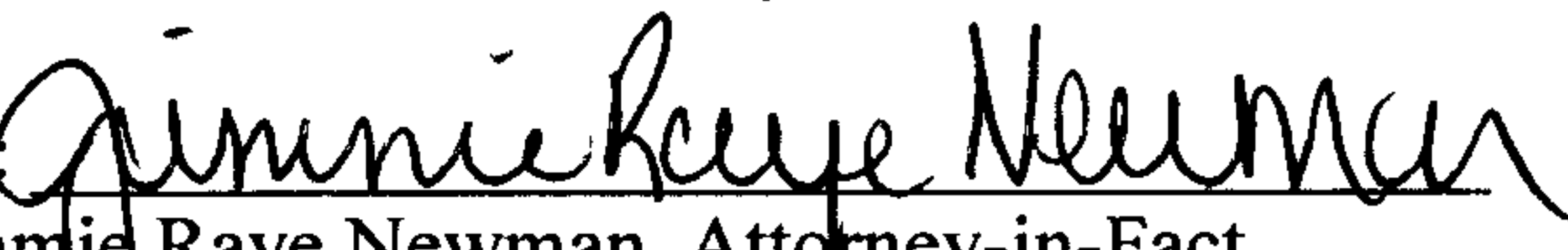

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THE LAND REFERRED TO IN THIS COMMITMENT IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA, AND DESCRIBED AS FOLLOWS; LOT 28, IN BLOCK 1, ACCORDING TO THE SURVEY OF GROSS' ADDITION TO ALTADENA SOUTH, 2ND PHASE, 1ST SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 17, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD the above described property to The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1 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, The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1 and Kristi Leigh Taylor have caused this instrument to be executed by and through Jimmie Raye Newman, as Auctioneer conducting said sale, and as their Attorney-in-Fact, and Jimmie Raye Newman, as Auctioneer conducting said sale on October 14, 2014.

The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1

By: 
Jimmie Raye Newman, Attorney-in-Fact


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Kristi Leigh Taylor

By: Jimmie Raye Newman

Jimmie Raye Newman, The person acting as Auctioneer and conducting the sale as its Attorney-in-Fact

By: Jimmie Raye Newman

Jimmie Raye Newman, As the Auctioneer and person making said sale

STATE OF ALABAMA
COUNTY OF SHELBY

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I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Jimmie Raye Newman, whose name as Attorney-in-Fact for Kristi Leigh Taylor, and whose name as Attorney-in-Fact and agent for The Bank of New York Mellon, as Successor Trustee to JPMORGAN CHASE BANK, As Trustee for NovaStar Mortgage Funding Trust, Series 2004-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2004-1; 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 29th day of OCTOBER, 2014.

Dorothy M. Veitch

Notary Public

My Commission Expires:

6-28-18



Dorothy M. Veitch
Notary Public
State of Alabama
Alabama State at Large



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