


This instrument prepared by:  
Ginny Rutledge, Esq.  
Sirote & Permutt, P.C.  
2311 Highland Avenue South  
Birmingham, AL 35205

SEND TAX NOTICE TO:  
Ashanti R. Young  
1062 Grand Oaks Drive  
Bessemer, AL 35022

STATE OF ALABAMA    )  
COUNTY OF SHELBY    )

  
20071116000525490 1/5 \$503.50  
Shelby Cnty Judge of Probate, AL  
11/16/2007 08:45:58AM FILED/CERT

### **DEED OF REDEMPTION**

WHEREAS, heretofore, on, to-wit: the 24<sup>th</sup> day of July, 2006, Michael J. Bennett, a married man, and Taylor Laine Bennett, his wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Countrywide Home Loan, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, Instrument Number 20060815000395730; which said Mortgage was assigned and transferred to Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2006-14 by Instrument Number 20070831000412270 in the aforesaid Probate Office; and

WHEREAS, default was made by the said Mortgagor in the payment of the indebtedness secured by said mortgage, and the said mortgage was duly foreclosed in accordance with the terms and provisions provided for therein on the 4<sup>th</sup> day of September, 2007, and a Foreclosure Deed was executed and recorded in the aforesaid Probate Office in Instrument Number 20071009000469990; said Foreclosure Deed reveals that Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2006-14, purchased all of the real property described in said mortgage at said foreclosure sale; and

WHEREAS, in accordance with the Statutes of Alabama, Ashanti R. Young as purchaser of the Mortgagor's redemption rights and said assignment of redemption rights being attached hereto as "Exhibit A", has exercised his right of redemption from the said foreclosure sale and has paid to Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2006-14

the amount of Four Hundred Seventy-Four Thousand Four Hundred Eighty-Seven and 41/100 Dollars (\$474,487.41), and has requested that Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2006-14 execute and deliver to Ashanti R. Young a Deed of Redemption covering the property described in said mortgage;

NOW, THEREFORE, in consideration of the premises and of the payment to Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2006-14 by Ashanti R. Young, the amount of Four Hundred Seventy-Four Thousand Four Hundred Eighty-Seven and 41/100 Dollars (\$474,487.41) in connection therewith, the receipt whereof is hereby acknowledged, the said Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2006-14, does hereby remise, release, quit claim and convey unto Ashanti R. Young, all of the right, title, and interest acquired by the said Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2006-14, under and by virtue of the foreclosure of the mortgage and conveyance of the property, as referred to hereinabove, in and to the following described property situated in Shelby County, Alabama:

The following described Real Property situate in the City of Bessemer, County of Shelby, and State of Alabama, to wit: Lot 40 according to the final plat, Grand Oaks, as recorded in Map Book 31, Page 68, in the Probate Office of Shelby County, Alabama.

The property is being conveyed herein on an "as is, where is" basis subject to any easements, encumbrances, and exceptions contained in the records of the Office of the Judge of Probate of the county where the above described property is situated; and furthermore, this property is being conveyed without warranty or recourse, express or implied, as to title, use and/or enjoyment; and by accepting this deed, Grantee releases any and all claims whatsoever against the law firm representing the Grantor hereunder and the auctioneer conducting said foreclosure sale.



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TO HAVE AND TO HOLD unto the said Ashanti R. Young forever.

IN WITNESS WHEREOF, the said Bank of New York as Trustee for the Certificate Holders  
 CWABS, Inc. Asset-Backed Certificates, Series 2006-14, who is authorized to execute this conveyance,  
 has hereto set its signature and seal, this the 27 day of October, 2007.

Bank of New York as Trustee for the Certificate Holders  
 CWABS, Inc. Asset-Backed Certificates, Series 2006-14

By: Amanda Farrar

Its: AMANDA FARRAR, VICE PRESIDENT

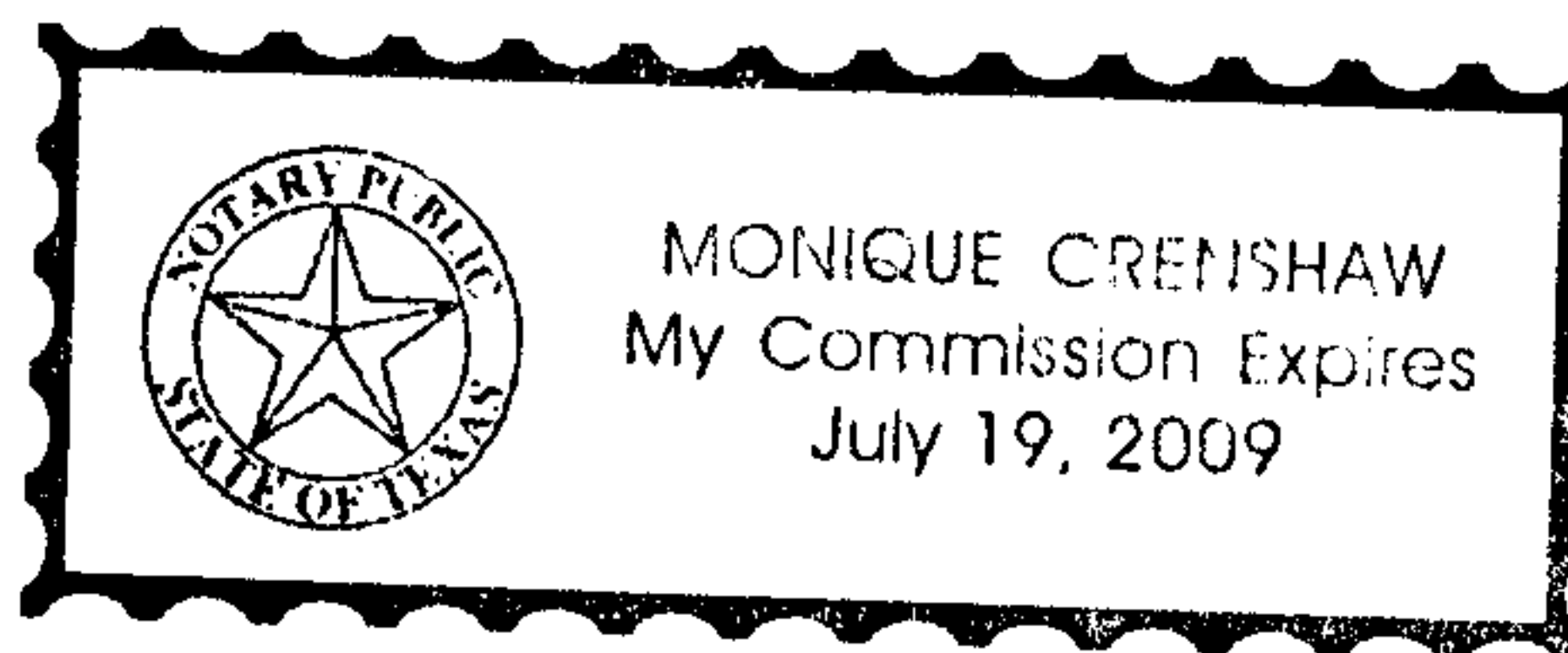
STATE OF TEXAS )  
 COUNTY OF COLLIN )

I, the undersigned authority, a Notary Public in and for said County in said State, hereby  
 certify that AMANDA FARRAR, VICE PRESIDENT, whose name as AMANDA FARRAR, VICE PRESIDENT of Bank of  
 New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2006-  
 14, 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, as such member and with full authority,  
 executed the same voluntarily as and for the act of said company as aforesaid.

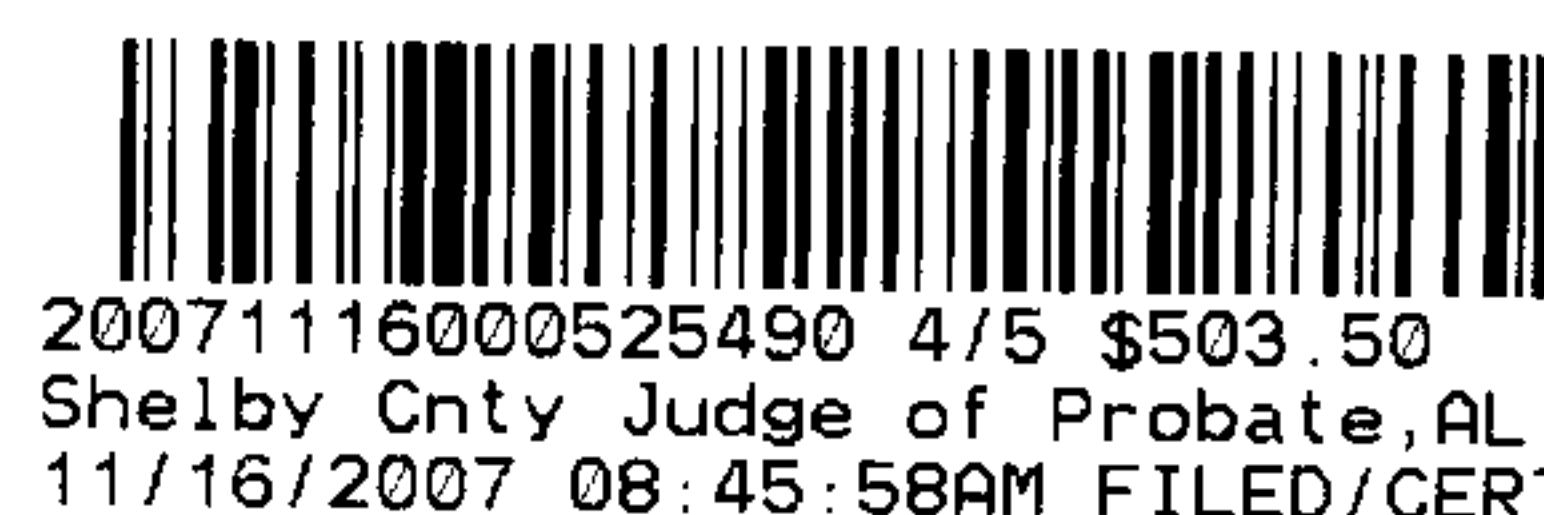
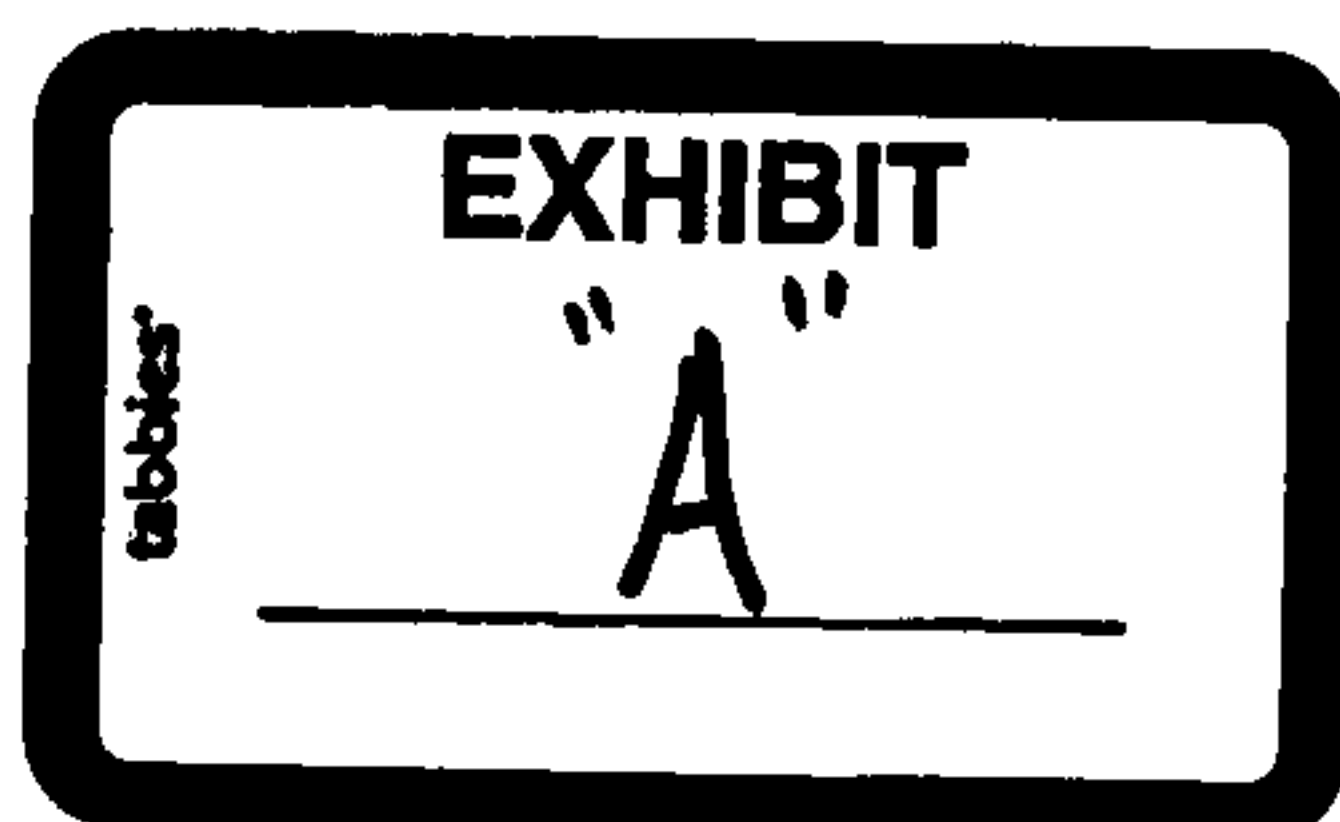
Given under my hand and seal this 27 day of October, 2006.

Monique Crenshaw  
 Notary Public

My Commission Expires: 7/19/09









## RIGHT OF REDEMPTION AGREEMENT / CONTRACT

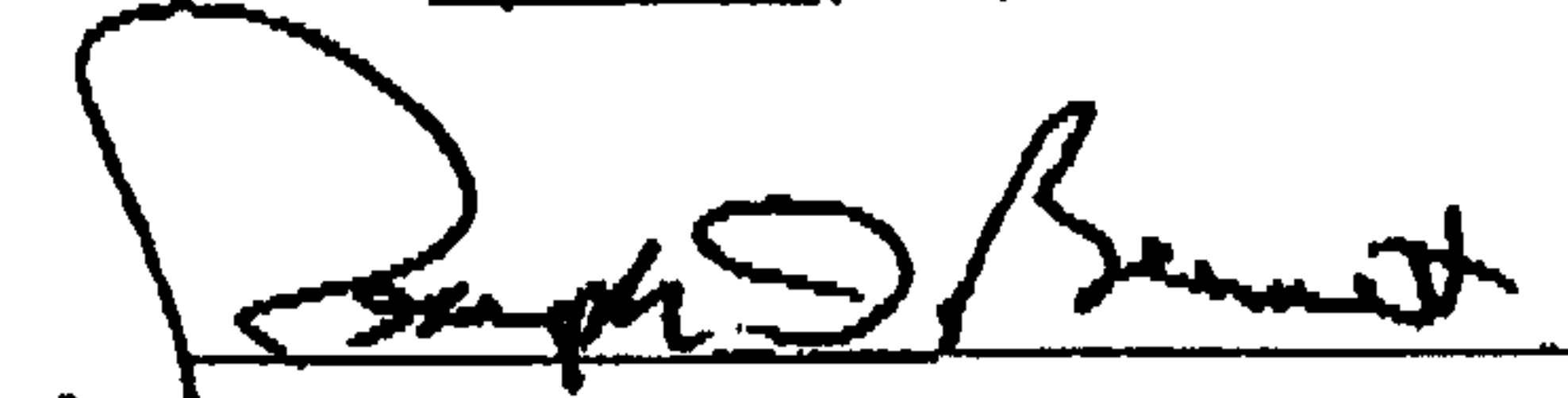
The specific individuals mentioned in this agreement / contract both agree to the selling and receiving of the rights of redemption on the property located at 1062 Grand Oaks Drive, Bessemer, AL. 35022. Michael J. Bennett agrees to sell his rights of redemption to Ashanti R. Young for the amount of \$60,000.00 dollars, on this 25<sup>th</sup> day of September, 2007. Ashanti R. Young agrees to pay \$60,000.00 dollars, in purchasing the rights of redemption from Michael J. Bennett, on this 25<sup>th</sup> day of September, 2007. Michael J. Bennett and Ashanti R. Young both agree upon the sales price of the rights of redemption and Ashanti R. Young understands his position in purchasing the rights of redemption on said property located at 1062 Grand Oaks Drive, Bessemer, AL 35022. Ashanti R. Young's interest in the property is for purchase due to financing acquired and pending expiration.

  
\_\_\_\_\_, seller of redemption rights  
Michael J. Bennett

Date: 9-25-07

  
\_\_\_\_\_, purchaser of redemption rights  
Ashanti R. Young

Date: 9-25-07

  
\_\_\_\_\_, witness  
Date: 9-25-07

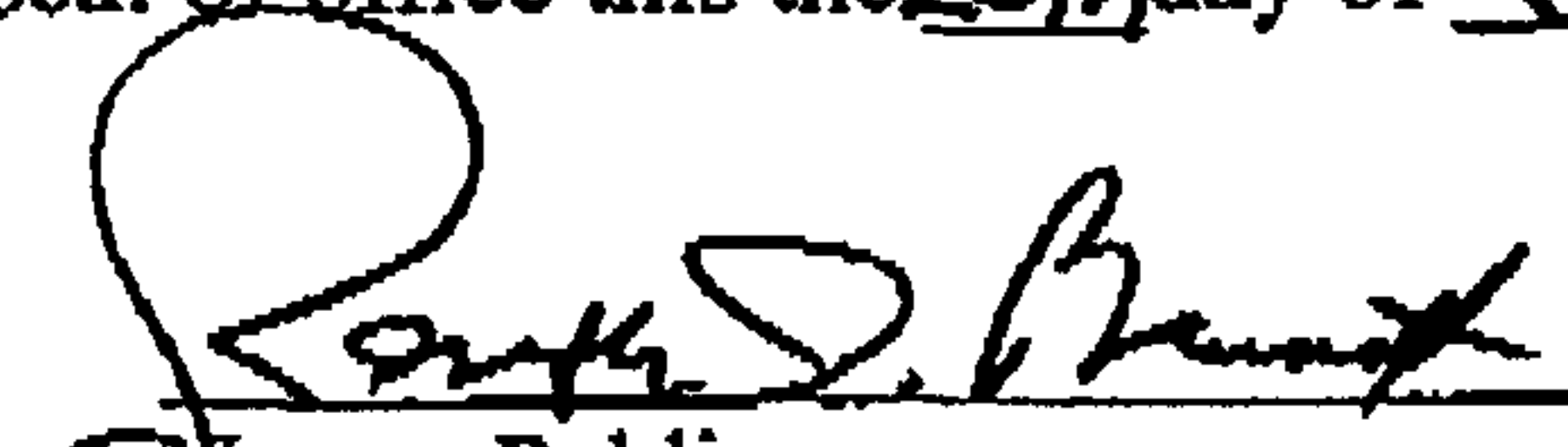


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STATE OF ALABAMA  
COUNTY OF Elmore

I, the undersigned authority, a Notary Public in and for said State at Large, hereby certify that Michael J. Bennett and Ashanti R. Young, whose names 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 this conveyance, they executed the same voluntarily on the day the same bears date.

Given under my hand and seal of office this the 25th day of September,  
2007.

  
Notary Public

Shelby County, AL 11/16/2007  
State of Alabama

Deed Tax: \$474.50