

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA
COUNTY OF SHELBY

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)

Adam D Cooper
0016424178

KNOW ALL MEN BY THESE PRESENTS: That Adam D. Cooper Unmarried, and Kerri A. Camron A single person did, on to-wit, the February 27, 2004, execute a mortgage to Charter One Mortgage Corp., which mortgage is recorded in Instrument #20040302000107660 et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp. 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, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of June 4, 11, 18, 2008; and

WHEREAS, on the July 3, 2008, the day on which the foreclosure sale was due to be held under the terms of said notice, at 1:30 o'clock a.m./p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp. did offer for sale and did sell at public outcry, in front 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 RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., in the amount of One Hundred Five Thousand Twenty-Nine Dollars and Sixty-Six Cents (\$105,029.66), which sum the said RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp.; and

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

NOW, THEREFORE, in consideration of the premises and of One Hundred Five Thousand Twenty-Nine Dollars and Sixty-Six Cents (\$105,029.66), cash, the said Adam D. Cooper Unmarried, and Kerri A. Camron A single person, acting by and through the said RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., by MICHAEL ATCHISON, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., by MICHAEL ATCHISON, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and MICHAEL ATCHISON, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 60, according to the survey of Savannah Pointe, Sector III, Phase II, as recorded in Map Book 27, Page 122, in the Probate Office of Shelby County, Alabama.

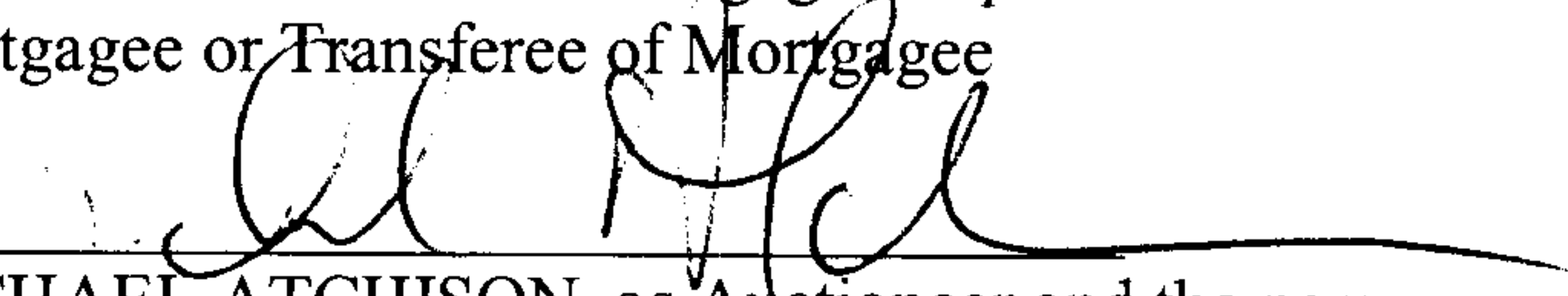
TO HAVE AND TO HOLD THE above described property unto RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.


20080729000305490 1/2 \$18.00
Shelby Cnty Judge of Probate, AL
07/29/2008 03:13:53PM FILED/CERT

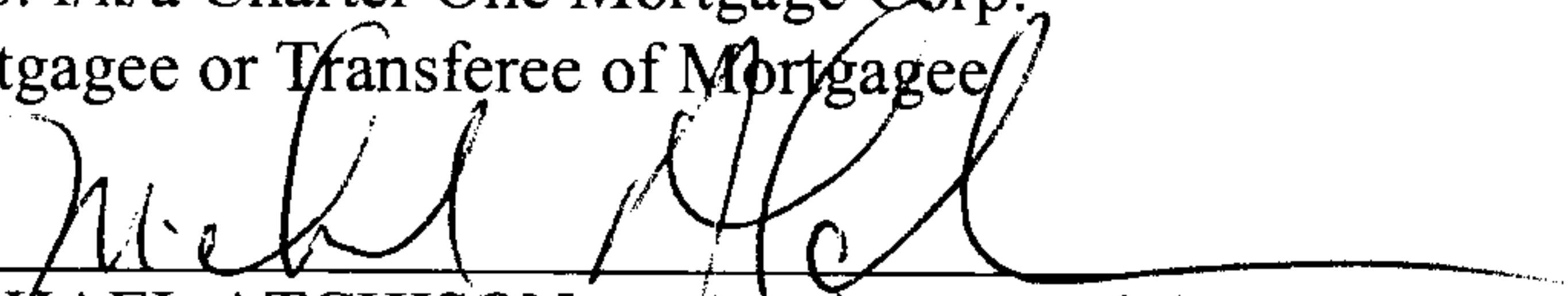
IN WITNESS WHEREOF, the said RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., has caused this instrument to be executed by MICHAEL ATCHISON, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said MICHAEL ATCHISON, has executed this instrument in his capacity as such auctioneer on this the July 3, 2008.

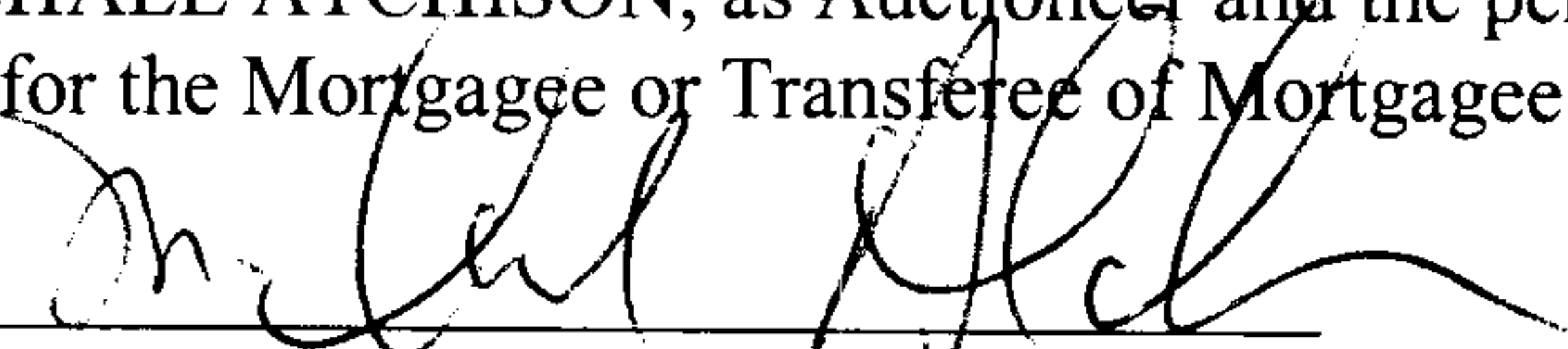
Adam D. Cooper Unmarried, and Kerri A. Camron A single person
Mortgagors

RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp.
Mortgagee or Transferee of Mortgagee

By 
MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

RBS Citizens, N.A. f/k/a Citizens Bank, N.A., s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp.
Mortgagee or Transferee of Mortgagee

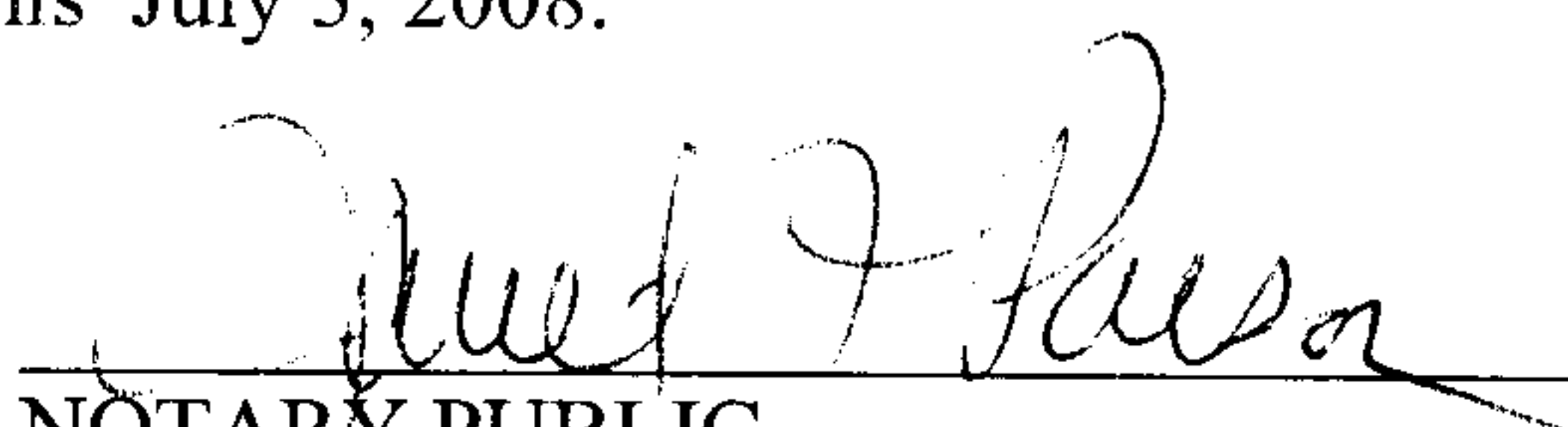
By 
MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

By 
MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that MICHAEL ATCHISON, whose name as Auctioneer and the person conducting said sale for the 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 that same date.

Given under my hand and official seal this July 3, 2008.



NOTARY PUBLIC

MY COMMISSION EXPIRES:

10/10/08

Instrument prepared by:
EDITH S. PICKETT
SHAPIRO & PICKETT, L.L.P.
651 Beacon Parkway West, Suite 115
Birmingham, Alabama 35209
08-007174

GRANTEE'S ADDRESS
RBS Citizen's, N.A. f/k/a Citizens Bank
10561 Telegraph Road
Glen Allen, Virginia 23059


20080729000305490 2/2 \$18.00
Shelby Cnty Judge of Probate, AL
07/29/2008 03:13:53PM FILED/CERT