SEND TAX NOTICE TO: Branch Banking & Trust Co. 301 College Street, 6th Floor Greenville, SC 29601

CM #: 46255-121

STATE OF ALABAMA

COUNTY OF SHELBY

Shelby Cnty Judge of Probate, AL 06/25/2009 02:59:27 PM FILED/CERT

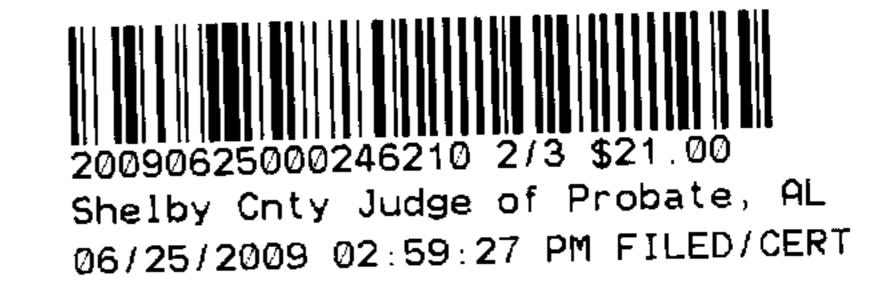
## FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 30th day of October, 2006, Del Howell, a married man and Robin Howell, his wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Servis First Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20061113000553860, said mortgage having subsequently been transferred and assigned to Branch Banking and Trust Company ("Transferee"); and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) 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 Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Branch Banking and Trust Company did declare all of the indebtedness secured by said mortgage, subject to foreclosure as therein provided and did give due and proper notice of the foreclosure



of said mortgage by publication in the <u>Shelby County Reporter</u>, a newspaper of general circulation published in Shelby County, Alabama, in its issues of May 20, 2009, May 27, 2009, and June 3, 2009; and

WHEREAS, on June 16, 2009, 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 conducted, and Branch Banking and Trust Company did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

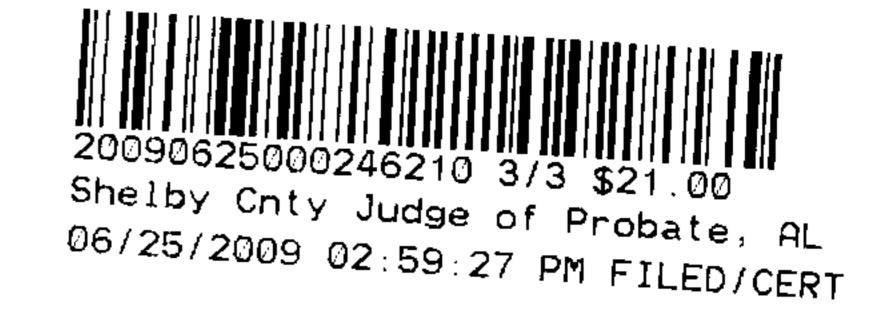
WHEREAS, Michael Corvin as member of Corvin Auctioneering, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Branch Banking and Trust Company; and

WHEREAS, Branch Banking and Trust Company, was the highest bidder and best bidder in the amount of One Hundred Twenty-Seven Thousand Five Hundred And 00/100 Dollars (\$127,500.00) on the indebtedness secured by said mortgage, the said Branch Banking and Trust Company, by and through Michael Corvin as member of Corvin Auctioneering, LLC as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto Branch Banking and Trust Company, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 77, according to the Survey of Hidden Forest, as recorded in Map Book 35, Page 117, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Branch Banking and Trust Company its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Branch Banking and Trust Company, has caused this instrument to be executed by and through Michael Corvin as member of Corvin Auctioneering, LLC, as auctioneer



conducting said sale and as attorney-in-fact for said Transferee, and said Michael Corvin as member of Corvin Auctioneering, LLC, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this June 16, 2009.

Branch Banking and Trust Company

By: Corvin Auctioneering, LLC

Its: Auctioneer and Attorney in-Fact

By:

Michael Corvin, Member

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as member of Corvin Auctioneering, LLC acting in its capacity as auctioneer and attorney-in-fact for Branch Banking and Trust Company, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he, as such member and with full authority, executed the same voluntarily for and as the act of said limited liability company acting in its capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this June 1,6, 2009.

Notary Public

My Commission Expires: COMMISSION EXPINES FEBRUARY 11, 2012

This instrument prepared by: Colleen McCullough SIROTE & PERMUTT, P.C. P. O. Box 55727 Birmingham, Alabama 35255-5727