20091110000420290 1/3 \$19.00 Shelby Cnty Judge of Probate, AL 11/10/2009 03:05:55 PM FILED/CERT

SEND TAX NOTICE TO: Flagstar Bank, F. S. B. 5151 Corporate Drive Troy, MI 48098

CM #: 123090

STATE OF ALABAMA

COUNTY OF SHELBY

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 25th day of July, 2007, Jon Tristan Holland, and Jennifer Duncan, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Loan America, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20070803000364380, said mortgage having subsequently been transferred and assigned to Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B. ("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 Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B. did declare all of the indebtedness secured by said mortgage, subject to foreclosure as therein provided and

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did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County

Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of May

13, 2009, May 20, 2009, and May 27, 2009; and

WHEREAS, on September 1, 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

Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B. 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, Aaron Nelson was the auctioneer who conducted said foreclosure sale and was the

person conducting the sale for the said Mortgage Electronic Registration Systems, Inc., solely as nominee

for Flagstar Bank, F.S.B.; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar

Bank, F.S.B., was the highest bidder and best bidder in the amount of One Hundred Seven Thousand

Eight Hundred Forty-Eight And 94/100 Dollars (\$107,848.94) on the indebtedness secured by said

mortgage, the said Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank,

F.S.B., by and through Aaron Nelson as auctioneer conducting said sale and as attorney-in-fact for said

Transferee, does hereby grant, bargain, sell and convey unto Mortgage Electronic Registration Systems,

Inc., solely as nominee for Flagstar Bank, F.S.B., all of its right, title, and interest in and to the following

described property situated in Shelby County, Alabama, to-wit:

Lot 264-A, according to a Resurvey of Lots 263, 264 and 266 through

271, Camden Cove, Sector 9, as recorded in map Book 34, Page 5, in the

Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Mortgage Electronic Registration

Systems, Inc., solely as nominee for Flagstar Bank, F.S.B. 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, Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B., has caused this instrument to be executed by and through Aaron Nelson, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Aaron Nelson, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this September 1, 2009.

> Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B.

By:

Aaron Nelson, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Nelson, acting in his/her capacity as auctioneer and attorney-in-fact for Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, F.S.B., 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/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee acting in his/her capacity as auctioneer and Attorney-in-fact for said Transferee.

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

Notary Public

MY COMMISSION EXPIRES MARCH 25, 2012

My Commission Expires:

This instrument prepared by: Colleen McCullough SIROTE & PERMUTT, P.C.

P. O. Box 55727

Birmingham, Alabama 35255-5727

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Shelby Cnty Judge of Probate, AL

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