

SEND TAX NOTICE TO:  
Bank of America  
7105 Corporate Drive, Mail Stop PTX-C-35  
Plano, TX 75024

CM #: 124171

STATE OF ALABAMA )

COUNTY OF SHELBY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 2nd day of February, 2007, Joseph T. Smith and Amanda Y. Smith, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Renasant Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20070215000069760, said mortgage having subsequently been transferred and assigned to BAC Home Loans Servicing, L.P., by instrument recorded in Instrument Number 20091124000436400, in the aforesaid Probate Office ("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 BAC Home Loans Servicing, L.P. 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 Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of November 18, 2009, November 25, 2009, and December 2, 2009; and

WHEREAS, on January 12, 2010, 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 BAC Home Loans Servicing, L.P. 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 BAC Home Loans Servicing, L.P. ; and

WHEREAS, Fannie Mae a/k/a Federal National Mortgage Association, was the highest bidder and best bidder in the amount of One Hundred Fifty-Nine Thousand One Hundred Thirty-Nine And 52/100 Dollars (\$159,139.52) on the indebtedness secured by said mortgage, the said BAC Home Loans Servicing, L.P., 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 Fannie Mae a/k/a Federal National Mortgage Association, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Part of the NE 1/4 of the NE 1/4 of Section 25, Township 21 South, Range 1 West, Shelby County, Alabama, described as follows: Commence at the Northeast corner of said Section 25; thence run South along the East section line 1304.00 feet (deed) (1300.00 feet field measured); thence turn right 108 degrees 32 minutes and run Northwest 298.27 feet; thence turn left 13 degrees 24 minutes and run Westerly 853.18 feet to a point on the North right of way of County Highway #28, (40 foot right of way); thence turn right 168 degrees 40 minutes and run Easterly along said right of way 77.00 feet to the point of beginning; thence continue along said right of way 153.69 feet; thence turn right 05 degrees 35 minutes and run along the chord of a clockwise curve 56.31 feet; thence turn left 105 degrees 25 minutes from said chord and run Northwesterly 215.46 feet; thence turn left 80 degrees 10 minutes and run Westerly 210.00 feet; thence turn left 100 degrees 10 minutes and run Southeasterly 210 feet to the point of beginning. According to the survey of Amos Cory, R.L.S. #10550, dated January 27, 1987.







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Shelby Cnty Judge of Probate, AL  
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TO HAVE AND TO HOLD the above described property unto Fannie Mae a/k/a Federal National Mortgage Association 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, BAC Home Loans Servicing, L.P., 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 January 12, 2010.

BAC Home Loans Servicing, L.P.

By:

Aaron Nelson  
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 BAC Home Loans Servicing, L.P., 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 January 12, 2010.

[Signature]  
Notary Public  
My Commission Expires

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Apr 5, 2011  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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

