

VA Form 26-40 (322)  
JUNE, 1983. Use optional Section 1810,  
Title 38 U.S.C. Acceptable to  
Federal National Mortgage Association

**MORTGAGE FORECLOSURE DEED**

**STATE OF ALABAMA  
COUNTY OF SHELBY**

**KNOW ALL MEN BY THESE PRESENTS:** That WILLIAM E. STINSON and SANDRA L. STINSON, Husband and Wife, did, on to-wit, January 9th, 2008, execute a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender and Lender's Successors and Assigns, which mortgage is recorded in Instrument No. 20080123000028920, et seq., in the Office of the Judge of Probate of Shelby County; which said mortgage was subsequently assigned to BAC Home Loans Servicing LP by instrument recorded in Instrument No. ~~X~~ of said Probate Court records; and  
~~X~~ Inst # 20100202000031860

**WHEREAS**, default was made in the payment of the indebtedness secured by said mortgage and the said Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for BAC Home Loans Servicing LP f/k/a Countrywide Home Loans Servicing LP 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 the City of Columbiana, Shelby County, Alabama, in its issues of June 17th, June 24th and July 1st, 2009; and

**WHEREAS**, on July 20th, 2009, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and did offer for sale and did sell at public outcry, in front of the Courthouse door of Shelby County, Alabama, 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 the said Two Hundred Two Thousand, Six Hundred, Ninety Nine dollars and no/100, in the amount of (\$202,699.00) Dollars, which sum the said Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for BAC Home Loans Servicing LP f/k/a Countrywide Home Loans Servicing LP offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said **BAC HOME LOANS SERVICING LP**; and

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

**NOW, THEREFORE**, in consideration of the premises and of a credit of \$202,699.00 Dollars, on the indebtedness secured by said mortgage, the said William E. Stinson and Sandra L. Stinson, acting by and through the said Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for BAC Home Loans Servicing LP f/k/a Countrywide Home Loans Servicing LP by Michael E. Atchison, as said Auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for BAC Home Loans Servicing LP f/k/a Countrywide Home Loans Servicing LP by Michael E. Atchison, as said Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Michael E. 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 **BAC HOME LOANS SERVICING LP**, the following described real property situated in Shelby County, Alabama, to-wit:

LOT 451, ACCORDING TO THE MAP AND SURVEY OF WINDSTONE IV SUBDIVISION  
AS RECORDED IN MAP BOOK 27, PAGE 55, SHELBY COUNTY, ALABAMA.

**TO HAVE AND TO HOLD** the above described property unto **BAC HOME LOANS SERVICING LP**, forever; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

**IN WITNESS WHEREOF**, the said Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for BAC Home Loans Servicing LP f/k/a Countrywide Home Loans Servicing LP, has caused this instrument to be executed by Michael E. Atchison, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said Michael E. Atchison has executed this instrument in his capacity as such Auctioneer as of this the 20th day of July, 2009.

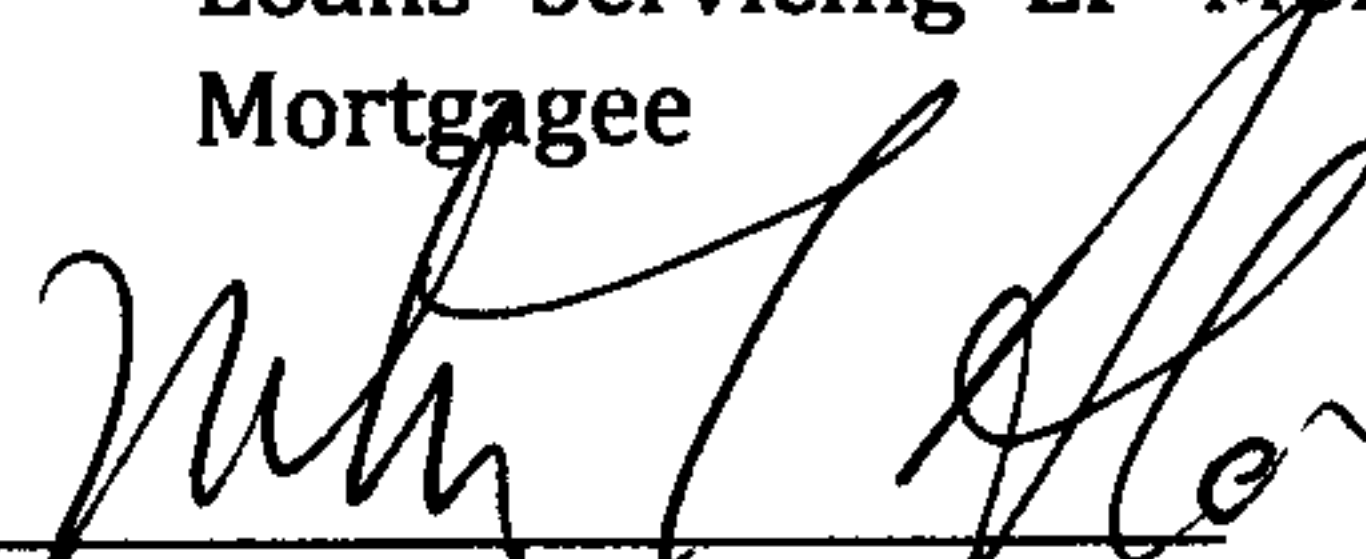




20100202000031870 2/2 \$17.00  
Shelby Cnty Judge of Probate, AL  
02/02/2010 10:57:32 AM FILED/CERT

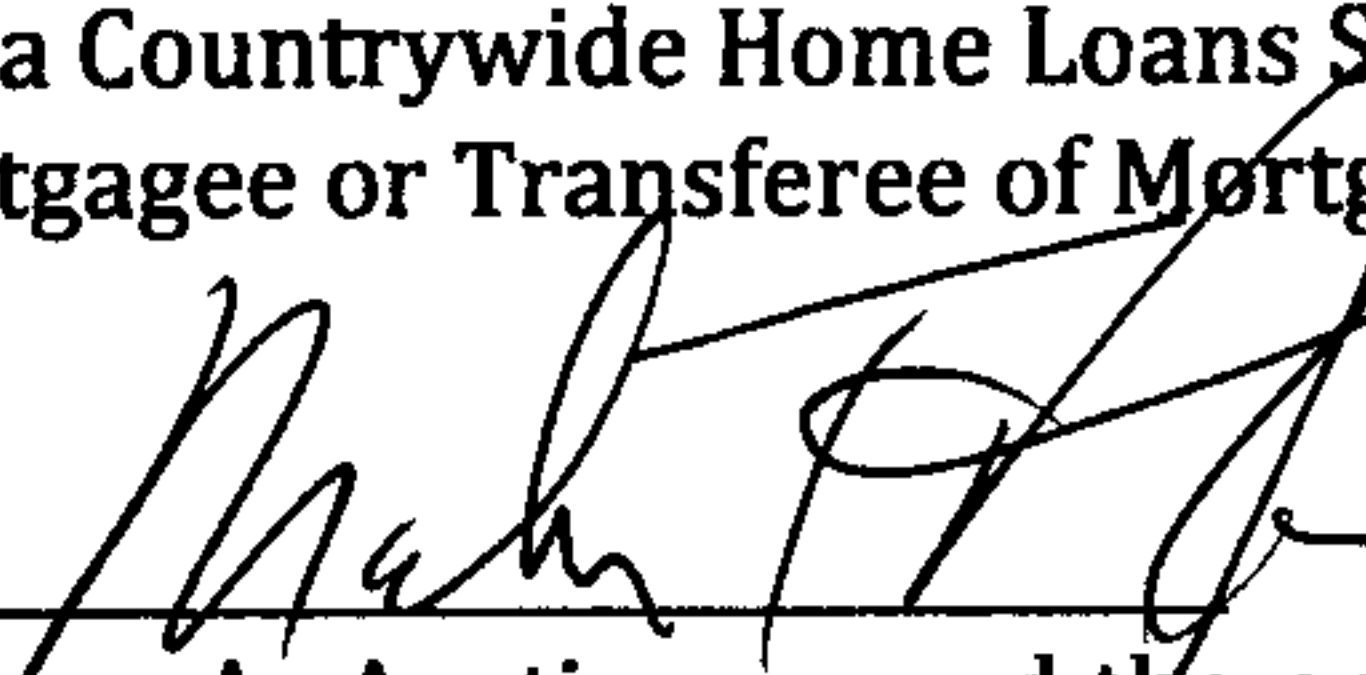
William E. Stinson and Sandra L. Stinson

BY: Mortgage Electronic Registration Systems, Inc.  
(MERS) acting solely as nominee for BAC Home  
Loans Servicing LP f/k/a Countrywide Home  
Loans Servicing LP Mortgagee or Transferee of  
Mortgagee

BY: 

As Auctioneer and the person conducting said sale  
for the Mortgagee or Transferee of Mortgagee

Mortgage Electronic Registration Systems, Inc. (MERS)  
acting solely as nominee for BAC Home Loans Servicing LP  
f/k/a Countrywide Home Loans Servicing LP  
Mortgagee or Transferee of Mortgagee


BY: 

As Auctioneer and the person conducting said sale  
for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Michael E. 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 said 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 the same bears date.

Given under my hand and notarial seal on this the 20th day of July, 2009.

  
NOTARY PUBLIC  
My Commission Expires: 3-19-2012



Grantee's address:  
5401 North Beach Street  
Mail Stop: FWTX-35  
Fort Worth, Texas 76137

This instrument prepared by:

William S. McFadden  
McFADDEN, LYON & ROUSE, L.L.C.  
718 Downtowner Boulevard  
Mobile, Alabama 36609