

SEND TAX NOTICE TO:
CitiMortgage, Inc.
5280 Corporate Drive
Frederick, MD 21703

CM #: 141322

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 29th day of September, 2006, Carol Sue Willoughby, a single woman, executed that certain mortgage on real property hereinafter described to ABN AMRO Mortgage Group, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument# 20061006000496140 re-recorded in Instrument# 20070315000118070, said mortgage having subsequently been transferred and assigned to Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA, ("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 Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA 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 December 2, 2009, December 9, 2009, and December 16, 2009; and

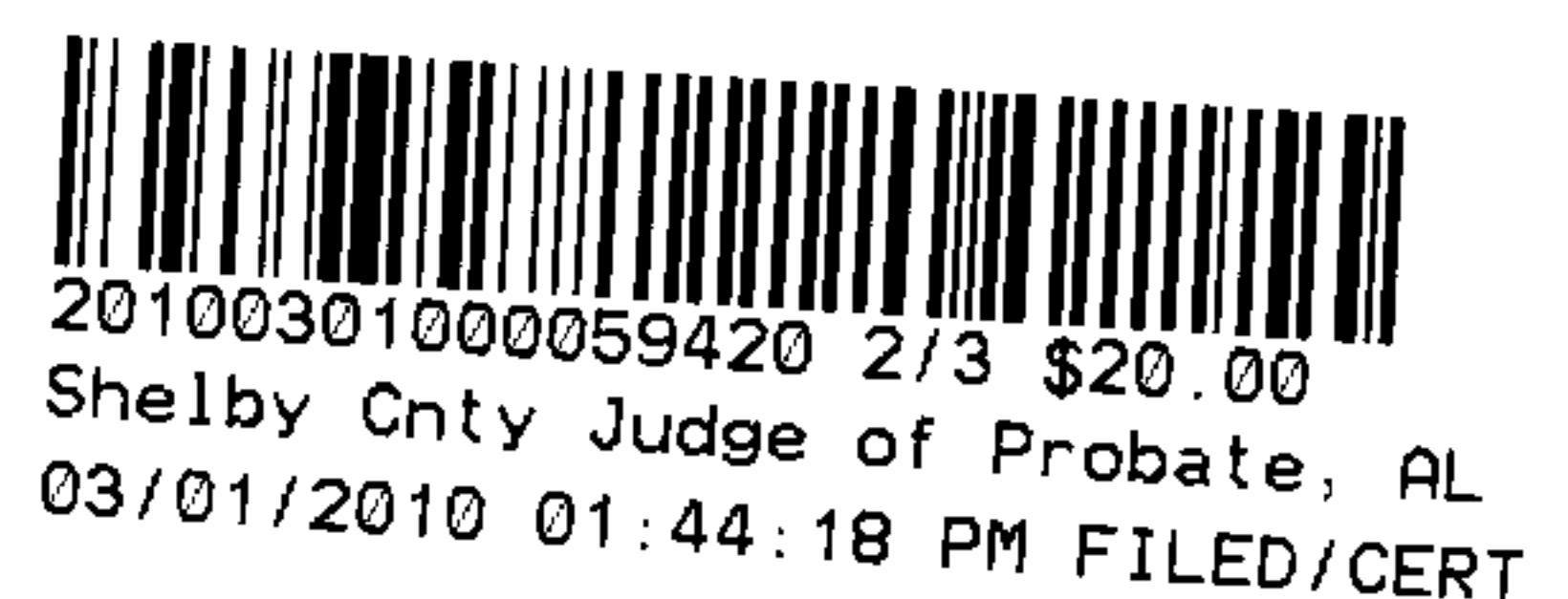
WHEREAS, on February 16, 2010, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA did offer for sale and sell at public outcry 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 Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA; and

WHEREAS, Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA , was the highest bidder and best bidder in the amount of One Hundred Eighty-Nine Thousand Eight Hundred Sixty-One And 23/100 Dollars (\$189,861.23) on the indebtedness secured by said mortgage, the said Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA, 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 Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA , all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 8, according to the final record plat of Narrows Point, as recorded in Map Book 26, Page 81 A & B, in the Probate Office of Shelby County, Alabama. Together with the nonexclusive easement to use the common areas as more particularly described in the Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded as instrument No. 2000-9755 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

TO HAVE AND TO HOLD the above described property unto Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA its successors/heirs and assigns, forever; subject,

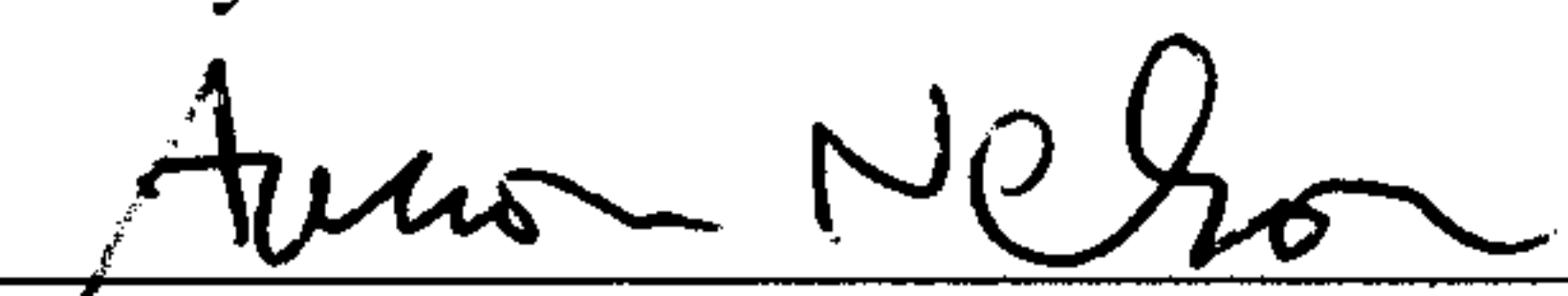


however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA, 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 February 16, 2010.

Bank of America, N.A. as successor by merger
of Merrill Lynch Bank USA

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 Bank of America, N.A. as successor by merger of Merrill Lynch Bank USA, 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 February 16, 2010.


Notary Public **MY COMMISSION EXPIRES DECEMBER 17, 2013**
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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