

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA
COUNTY OF SHELBY

)
)

Christopher L. Covington
0016194128

KNOW ALL MEN BY THESE PRESENTS: That Christopher L. Covington and Jamie L. Covington Husband and Wife did, on to-wit, the September 5, 2003, execute a mortgage to Charter One Mortgage Corp., which mortgage is recorded in Instrument# 20030915000618840 et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp. 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 Shelby County, Alabama, in its issues of March 17, 24, 31, 2010; and

WHEREAS, on the April 7, 2010, the day on which the foreclosure sale was due to be held under the terms of said notice, at 2:14 o'clock p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp. did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse 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 RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., in the amount of One Hundred Fifty-Nine Thousand Nine Hundred Twenty-Five Dollars and Ninety-One Cents (\$159,925.91), which sum the said RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp.; and


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

NOW, THEREFORE, in consideration of the premises and of One Hundred Fifty-Nine Thousand Nine Hundred Twenty-Five Dollars and Ninety-One Cents (\$159,925.91), cash, the said Christopher L. Covington and Jamie L. Covington Husband and Wife, acting by and through the said RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., by Jimmie Raye Newman, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., by Jimmie Raye Newman, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Jimmie Raye Newman, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 1, according to the Survey of Old Plantation Addition to Plantation South, as recorded in Map Book 30, Page 87, in the Probate Office of Shelby County, Alabama.

LESS AND EXCEPT: Lot 8, Block 3, according to the Survey of Plantation South, Second Sector, Phase No. 1, as recorded in Map Book 9, Page 115, in the Probate Office of Shelby County, Alabama


TO HAVE AND TO HOLD THE above described property unto RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.


20100419000115300 1/2 \$19.00
Shelby Cnty Judge of Probate, AL
04/19/2010 02:55:22 PM FILED/CERT

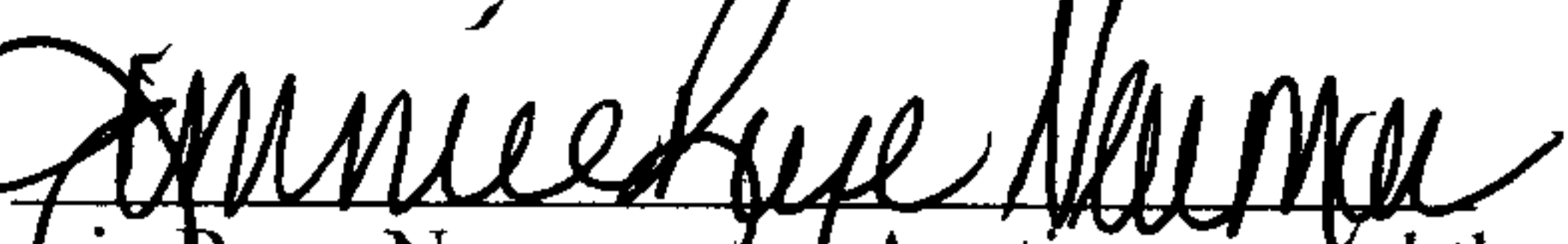
IN WITNESS WHEREOF, the said RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp., has caused this instrument to be executed by Jimmie Raye Newman, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said Jimmie Raye Newman, has executed this instrument in his capacity as such auctioneer on this the April 7, 2010.


Christopher L. Covington and Jamie L. Covington Husband and Wife
Mortgagors

RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp.
Mortgagee or Transferee of Mortgagee

By 
Jimmie Raye Newman, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

RBS Citizens, N.A. f/k/a Citizens Bank N.A. s/b/m to CCO Mortgage Corp. f/k/a Charter One Mortgage Corp.
Mortgagee or Transferee of Mortgagee

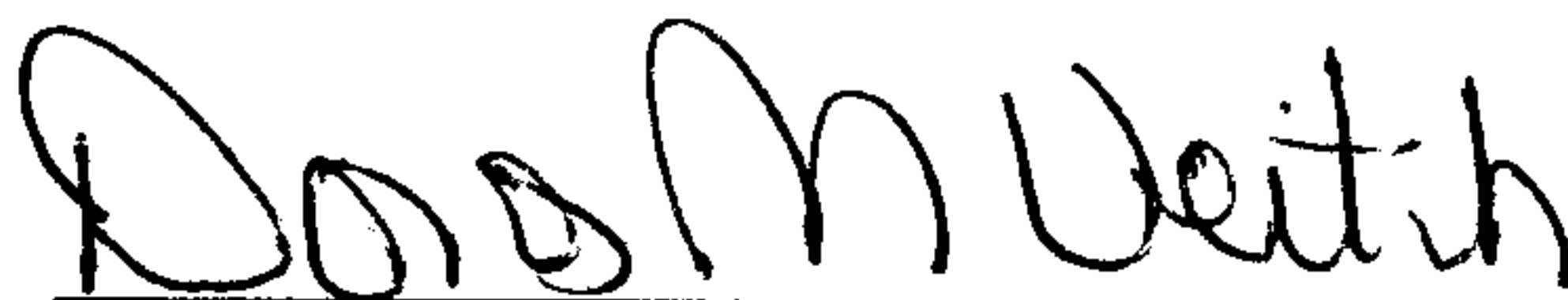
By 
Jimmie Raye Newman, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

By 
Jimmie Raye Newman, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Jimmie Raye Newman, 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 the 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 that bears that same date.

Given under my hand and official seal this April 7, 2010.



NOTARY PUBLIC


MY COMMISSION EXPIRES: 5-28-2010

Instrument prepared by:
EDITH S. PICKETT
SHAPIRO & PICKETT, L.L.P.
651 Beacon Parkway West, Suite 115
Birmingham, Alabama 35209
10-000154

GRANTEE'S ADDRESS
CCO Mortgage
10561 Telegraph Rd.
Glen Allen, Virginia 23059



Dorothy M. Velich
Notary Public
State of Alabama
Alabama State at Large


20100419000119300 2/2 \$19.00
Shelby Cnty Judge of Probate, AL
04/19/2010 02:55:22 PM FILED/CERT