

and

## AUCTIONEER'S DEED

STATE OF ALABAMA COUNTY OF SHELBY

WHEREAS, JUSTIN HOWARD AND TIA HOWARD, husband and wife, executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender, Hometown Mortgage Services, Inc., and Lender's successor and assigns, dated August 22, 2008 and recorded in Instrument No. 20081022000414180, of the records in the Office of the Judge of Probate, Shelby County, Alabama; which said mortgage was subsequently assigned to BAC Home Loans Servicing, LP, by instrument of record in Instrument No. 20100429000130790 in said Probate Court records; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the County of Shelby, Alabama, Main Street, Columbiana, Alabama, 35051, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in The Shelby County Reporter, Alabama; and

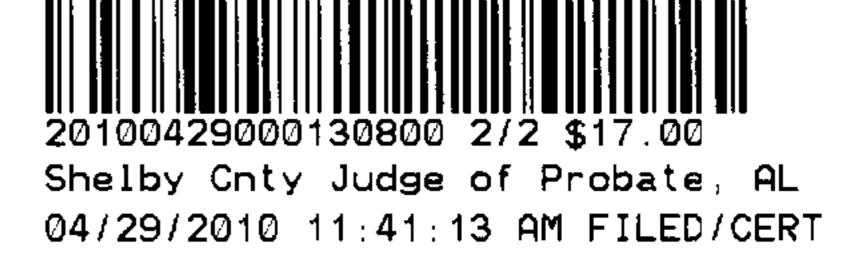
WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper November 25th, December 2nd, and December 9th, 2009; which said was postponed by publication in The Shelby County Reporter, a newspaper of general circulation published in the City of Columbiana, Shelby County, Alabama; in its issue of January 20th, 2010; which said was postponed by publication in The Shelby County Reporter, a newspaper of general circulation published in the City of Columbiana, Shelby County, Alabama; in its issue of February 10th, 2010; fixing the time of the sale of said property to be during the legal hours of sale on the 3rd day of March, 2010, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 3<sup>rd</sup> day of March, 2010, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale BAC Home Loans Servicing, LP, was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of \$151,725.30 cash in hand paid by said purchaser to Marcus Clark, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said BAC Home Loans Servicing, LP, by and through Marcus Clark as such auctioneer, and as its attorney-in-fact, and Justin Howard and Tia Howard, by Marcus Clark, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto BAC Home Loans Servicing, LP, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

LOT 113, ACCORDING TO THE SURVEY OF AUTUMN RIDGE SECOND SECTOR, AS RECORDED IN MAP BOOK 14, PAGE 16, 17, AND 18, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said BAC Home Loans Servicing, LP, the purchaser at said sale, its successors and assigns, 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 BAC Home Loans Servicing, LP, and Justin Howard and Tia Howard, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on this the 3<sup>rd</sup> day of March, 2010

BAC HOME LOANS SERVICING, LP

And

JUSTIN HOWARD AND TLA HOWARD

BY:

As Attorney-in Fact and Auctioneer

STATE OF ALABAMA COUNTY OF

I, the undersigned Notary Public in and for said State and County, hereby certify that MARCUS CLARK, whose name as attorney-in-fact and auctioneer for BAC Home Loans Servicing, LP, and Justin Howard and Tia Howard, 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 3rd day of March, 2010.

NOTARY PUBLIC, State at Large

My Commission Expires:

My Commission Expires 07-27-2019

Grantee's address:

This instrument prepared by:

William S. McFadden, Esq. McFADDEN, LYON & ROUSE, L.L.C. 718 Downtowner Boulevard Mobile, Alabama 36609 (251) 342-9172 Doc ID #