STATE OF ALABAMA

FORECLOSURE DEED

20100712000219960 1/2 \$19.00 Shelby Cnty Judge of Probate, AL 07/12/2010 12:49:09 PM FILED/CERT

COUNTY OF SHELBY

KNOW ALL PERSONS BY THESE PRESENTS: That Brandon L. Barranco and Jacqueline S. Cowan, husband and wife, did, on to-wit, June 13th, 2008, execute a mortgage to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for New South Federal Savings Bank, which mortgage is recorded in Instrument No. 20080623000254180, in the Office of the Judge of Probate of Shelby County, Alabama; said mortgage being lastly assigned to BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP by instrument recorded in Instrument No. 20100112000219950 and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said BAC HOME LOANS SERVICING, LP FKA 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, in its issues of May 5, 2010, May 12, 2010 and May 19, 2010; and

WHEREAS, on May 26th, 2010, 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 BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP 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 BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP in the amount of ONE HUNDRED FORTY-ONE THOUSAND, SIX HUNDRED SEVENTY-EIGHT and 45/100ths (\$141,678.45) DOLLARS, which sum the said BAC HOME LOANS SERVICING, LP FKA 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 FKA COUNTRYWIDE 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 said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of a credit of ONE HUNDRED FORTY-ONE THOUSAND, SIX HUNDRED SEVENTY-EIGHT and 45/100ths (\$141,678.45) DOLLARS, on the indebtedness secured by said mortgage, the said Brandon L. Barranco and Jacqueline S. Cowan, acting by and through the said BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP by Fran Clark, as said auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP by Fran Clark as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Fran Clark 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 FKA COUNTRYWIDE HOME LOANS SERVICING LP, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 9, Block 4, according to the Survey of Bermuda Hills, Second Sector, First Addition as recorded in Map Book 7, page 16, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama

TO HAVE AND TO HOLD THE above-described property unto the said BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP 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 subject to any outstanding claims arising out of or relating to non-payment of ad valorem taxes.

IN WITNESS WHEREOF, the said BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP has caused this instrument to be executed by Fran Clark as auctioneer and the person conducting said sale for the Mortgagee or Transferee of

Mortgagee, and in witness whereof the said Fran Clark has executed this instrument in his/her capacity as such auctioneer on this the 26th day of May, 2010.

> Brandon L. Barranco and Jacqueline S. Cowan Mortgagors

BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE By:

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

BAC HOME LOANS SERVICING, LP FKA 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

As Auctioneer and the person conducting said sale for the Mortgagee

or Transferee of Mortgagee

STATE OF ALABAMA COUNTY OF

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Fran Clark, 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/she, in his/her capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage, and with full authority executed this instrument voluntarily on the day the same bears date.

Given under my hand and official seal this the 26th day of May, 2010.

NOTARY PUBLIC

MY COMMISSION EXPIRES 07-27-221

MY COMMISSION EXPIRES

This instrument prepared by: Goodman G. Ledyard PIERCE LEDYARD, P.C. Post Office Box 161389 Mobile, Alabama 36616

Grantee's Address: 1705 Corporate Dr. Plano, TX 75024

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