

SEND TAX NOTICE TO:  
Flagstar Bank, F. S. B.  
5151 Corporate Drive  
Troy, MI 48098

20100825000273660 1/3 \$21.00  
Shelby Cnty Judge of Probate, AL  
08/25/2010 12:31:41 PM FILED/CERT

CM #: 173215

STATE OF ALABAMA )

COUNTY OF SHELBY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 25th day of September, 2007, Ricky J. Cloutier and Marna D. Cloutier, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Hometown Mortgage Services, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20070927000454700, said mortgage having subsequently been transferred and assigned to Flagstar Bank, F.S.B, by instrument recorded in Instrument Number 20100713000221440, in the aforesaid Probate Office ("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 Flagstar Bank, F.S.B. 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 July 21, 2010, July 28, 2010, and August 4, 2010; and

WHEREAS, on August 10, 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 Flagstar Bank, F.S.B. 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 as member of AMN Consulting, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Flagstar Bank, F.S.B.; and

WHEREAS, Flagstar Bank, F.S.B., was the highest bidder and best bidder in the amount of Two Hundred Ninety Thousand Six Hundred Ninety-Six And 11/100 Dollars (\$290,696.11) on the indebtedness secured by said mortgage, the said Flagstar Bank, F.S.B., by and through Aaron Nelson as member of AMN Consulting, LLC as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto Flagstar Bank, F.S.B., all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 1, according to the Preliminary Plat of Cloutier Subdivision, as recorded in Map Book 39, Page 32, in the Office of the Judge of Probate of Shelby County, Alabama. Subject to all easement, restrictions, provisions, covenants, building set-back lines and rights of way or record.

TO HAVE AND TO HOLD the above described property unto Flagstar Bank, F.S.B. 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, Flagstar Bank, F.S.B., has caused this instrument to be executed by and through Aaron Nelson as member of AMN Consulting, LLC, as auctioneer conducting said sale and





as attorney-in-fact for said Transferee, and said Aaron Nelson as member of AMN Consulting, LLC, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this August 10, 2010.

Flagstar Bank, F.S.B.

By: AMN Consulting, LLC  
Its: Auctioneer and Attorney-in-Fact

By: Aaron Nelson  
Aaron Nelson, Member

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, whose name as member of AMN Consulting, LLC acting in its capacity as auctioneer and attorney-in-fact for Flagstar Bank, F.S.B., 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, as such member and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said limited liability company acting in its capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this August 10, 2010.

Katarina L. Ridrop  
Notary Public  
My Commission Expires: MY COMMISSION EXPIRES FEBRUARY 11, 2012

This instrument prepared by:  
Colleen McCullough  
SIROTE & PERMUTT, P.C.  
P. O. Box 55727  
Birmingham, Alabama 35255-5727

