

SEND TAX NOTICE TO:
OneWest Bank, FSB
888 East Walnut Street
Pasadena, CA 91101

CM #: 118651

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 10th day of August, 2006, Richard Byford and Melody Byford, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. solely as nominee for American Mortgage Express Corp., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument # 20060818000405970, said mortgage having subsequently been transferred and assigned to OneWest Bank FSB, by instrument recorded in Instrument Number 20100628000204960, 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 OneWest Bank, FSB 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 June 30, 2010, July 7, 2010, and July 14, 2010; and

WHEREAS, on September 7, 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 OneWest Bank, FSB 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 OneWest Bank, FSB; and

WHEREAS, Fannie Mae a/k/a Federal National Mortgage Association, was the highest bidder and best bidder in the amount of Two Hundred Ninety-One Thousand Nine Hundred Twenty-Four And 12/100 Dollars (\$291,924.12) on the indebtedness secured by said mortgage, the said OneWest Bank, FSB, 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 Fannie Mae a/k/a Federal National Mortgage Association, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 554, according to the Survey of Lake Forest, Fifth Sector, as recorded in Map Book 30, Page 25, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Fannie Mae a/k/a Federal National Mortgage Association 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, OneWest Bank, FSB, 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 September 7, 2010.

OneWest Bank, FSB

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 OneWest Bank, FSB, 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 September 7, 2010.

[Signature]
Notary Public
My Commission Expires: _____

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

MY COMMISSION EXPIRES APRIL 5, 2014

