


SEND TAX NOTICE TO:  
Wells Fargo Bank, N.A.  
MAC # X2505-01A  
1 Home Campus  
Des Moines, IA 50328

  
20110309000078990 1/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
03/09/2011 03:44:29 PM FILED/CERT

CM #: 194048

STATE OF ALABAMA )

COUNTY OF SHELBY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 31st day of January, 2008, Esperanza Gallagher, a married person and husband Christopher Gallagher, executed that certain mortgage on real property hereinafter described to Wells Fargo Bank, N.A, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number: 20080206000050230, and

WHEREAS, in and by said mortgage, the Mortgagee 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 Mortgagee or any person conducting said sale for the Mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Mortgagee 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 Wells Fargo Bank, NA 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 November 10, 2010, November 17, 2010, and November 24, 2010; and



WHEREAS, on February 25, 2011, 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 Wells Fargo Bank, NA 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 Warner was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Wells Fargo Bank, NA; and

WHEREAS, Wells Fargo Bank, NA, was the highest bidder and best bidder in the amount of Two Hundred Eleven Thousand Two Hundred Twenty-Seven And 21/100 Dollars (\$211,227.21) on the indebtedness secured by said mortgage, the said Wells Fargo Bank, NA, by and through Aaron Warner as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Wells Fargo Bank, NA, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 142, according to the Amended Map of Cottages at Chesser, Phase II, as recorded in Map Book 38, page 49 in the Probate Office of Shelby County, Alabama. Together with the nonexclusive easement to use the Common Areas as more particularly described in the Cottages at Chesser Declaration of Covenants, Conditions and Restrictions recorded in Instrument No. 20040511000248910 in the Probate Office of Shelby County, Alabama, as may be amended from time to time (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

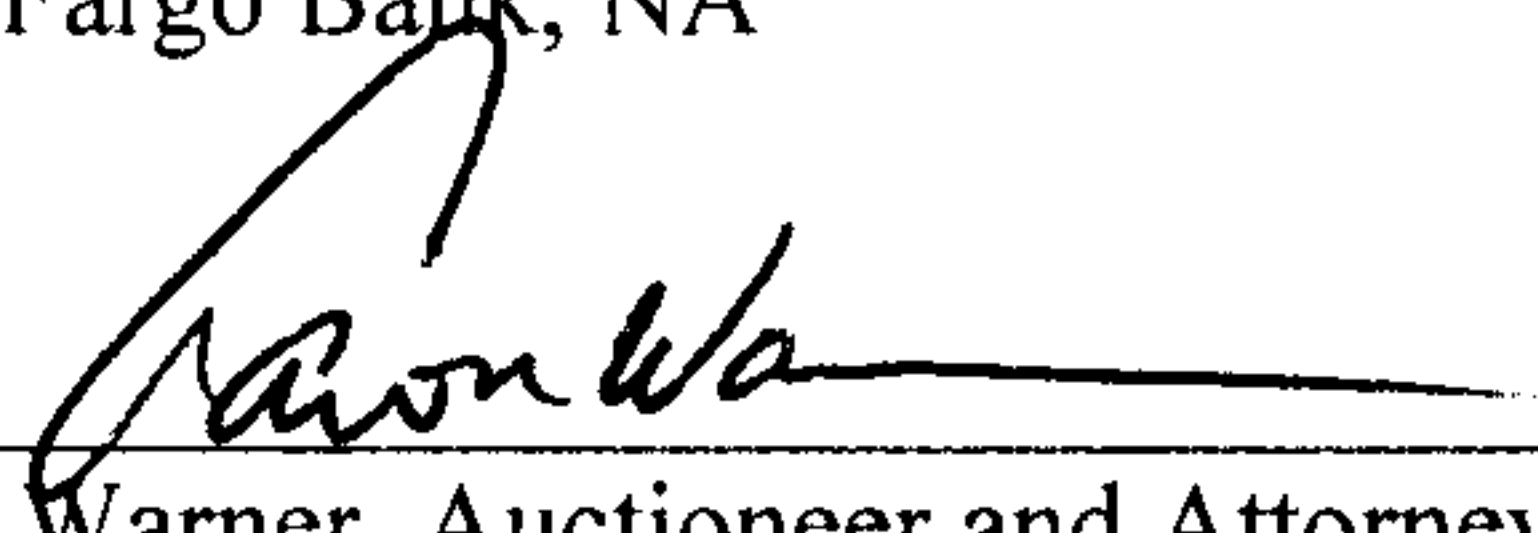
TO HAVE AND TO HOLD the above described property unto Wells Fargo Bank, NA its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject 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, Wells Fargo Bank, NA, has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this February 25, 2011.



Wells Fargo Bank, NA

By:

  
Aaron Warner, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA        )

COUNTY OF JEFFERSON    )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Warner, acting in his/her capacity as auctioneer and attorney-in-fact for Wells Fargo Bank, NA, 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/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Mortgagee acting in his/her capacity as auctioneer and Attorney-in-fact for said Mortgagee.

Given under my hand and official seal on this February 25, 2011

  
Notary Public  
My Commission Expires **SEPTEMBER 11, 2012**

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



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