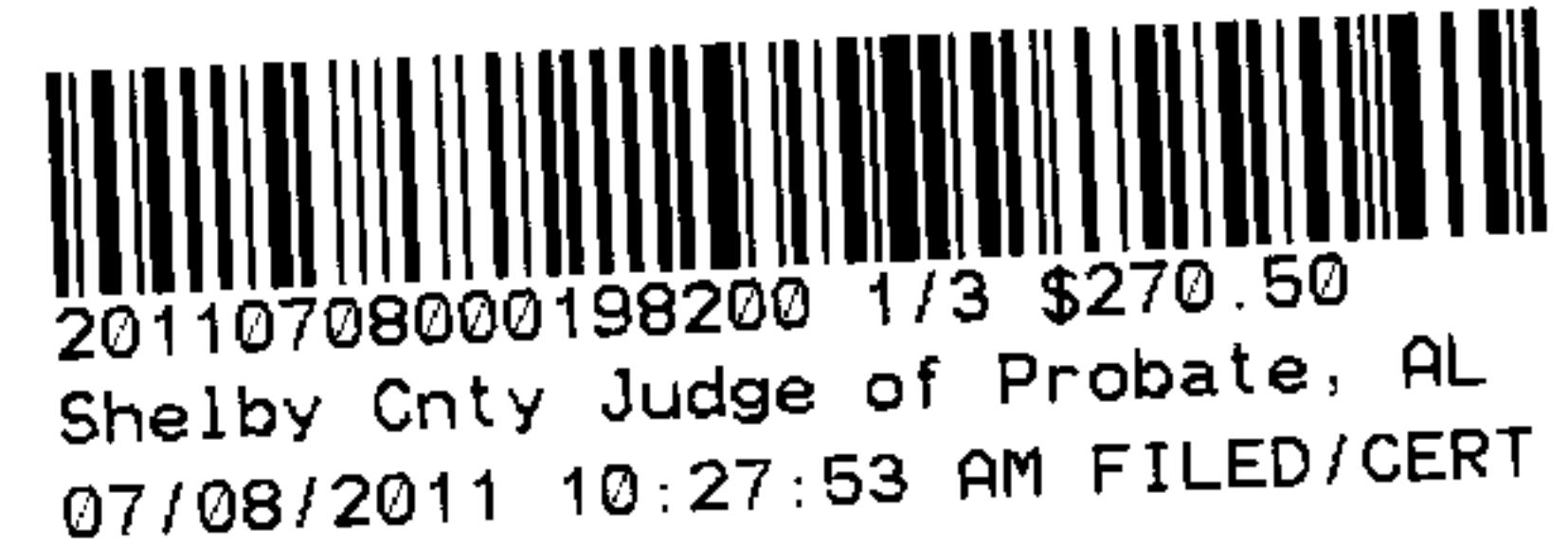


SEND TAX NOTICE TO:
Merchants and Farmers Bank dba M & F Bank
P.O. Box 382753
Birmingham, AL 35238



CM #: 221390

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 30th day of November, 2003, John C. Kramer and Rosemarie Kramer, husband and wife, executed that certain mortgage on real property hereinafter described to Wells Fargo Home Mortgage, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20040123000039890, 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, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. 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 1, 2011, June 8, 2011, and June 15, 2011; and

WHEREAS, on June 28, 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, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. 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 Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. ; and


WHEREAS, Merchants and Farmers Bank dba M & F Bank was the highest bidder and best bidder in the amount of Two Hundred Fifty Thousand Two Hundred Twenty-Six And 00/100 Dollars (\$250,226.00) on the indebtedness secured by said mortgage, the said Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. , by and through Aaron Nelson as member of AMN Consulting, LLC as auctioneer conducting said sale for said Mortgagee, does hereby remise, release, quit claim and convey unto Merchants and Farmers Bank dba M & F Bank all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 27, according to the Survey of Barkley Square, as recorded in Map Book 27,
Page 32 in the Probate Office of Shelby County, Alabama; Being situated in
Shelby County, Alabama.

The property is being conveyed herein on an "as is, where is" basis subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the records of the Office of the Judge of Probate of the county where the above described property is situated; and furthermore, this property is being conveyed without warranty or recourse, express or implied, as to title, use and/or enjoyment and will be subject to the right of redemption of all parties entitled thereto; and by accepting this deed, Grantee releases any and all claims whatsoever against the law firm representing the Grantor hereunder and the auctioneer conducting said foreclosure sale; and furthermore, this conveyance is subject to being declared null and void in the event that the owner or a party claiming through the owner has filed a bankruptcy prior to the date of this foreclosure sale.

TO HAVE AND TO HOLD the above described property unto Merchants and Farmers Bank dba M & F Bank, 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, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. , has caused this instrument to be executed by and through Aaron Nelson as member of AMN Consulting, LLC, as auctioneer conducting said sale for said Mortgagee.


20110708000198200 2/3 \$270.50
Shelby Cnty Judge of Probate, AL
07/08/2011 10:27:53 AM FILED/CERT

Wells Fargo Bank, N.A. successor by merger to
Wells Fargo Home Mortgage, Inc.

Wells Fargo Bank, N.A. successor by merger to
Wells Fargo Home Mortgage, Inc.

By: AMN Consulting, LLC
Its: Auctioneer


By: 
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 for Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. , 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 for said Mortgagee.

Given under my hand and official seal on this 6th day of July, 2011


Notary Public My Commission Expires SEPTEMBER 11, 2012
My Commission Expires: _____

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


20110708000198200 3/3 \$270.50
Shelby Cnty Judge of Probate, AL
07/08/2011 10:27:53 AM FILED/CERT

Shelby County, AL 07/08/2011
State of Alabama
Deed Tax: \$250.50

