


MORTGAGE FORECLOSURE DEED


20110823000249340 1/3 \$20.00
Shelby Cnty Judge of Probate, AL
08/23/2011 12:23:14 PM FILED/CERT

STATE OF ALABAMA
COUNTY OF SHELBY

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)

Jerry W. Bullard

KNOW ALL MEN BY THESE PRESENTS: That Jerry Wayne Bullard and Sharon Kay Bullard, Husband and Wife did, on to-wit, the October 12, 1999, execute a mortgage to Charter One Mortgage Corp., which mortgage is recorded in Instrument 1999-44399 et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp 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, a newspaper of general circulation published in Shelby County, Alabama, in its issues of July 27, August 3, 10, 2011; and

WHEREAS, on the August 23, 2011, the day on which the foreclosure sale was due to be held under the terms of said notice, at 12:19 o'clock a.m/p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse 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 RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp, in the amount of One Hundred Forty-Three Thousand Five Hundred Dollars and No Cents (\$143,500.00), which sum the said RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, 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 One Hundred Forty-Three Thousand Five Hundred Dollars and No Cents (\$143,500.00), cash, the said Jerry Wayne Bullard and Sharon Kay Bullard, Husband and Wife, acting by and through the said RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp, by Jimmie Raye Newman, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp, by Jimmie Raye Newman, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Jimmie Raye Newman, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp, the following described real estate situated in Shelby County, Alabama, to-wit:

Lots 98 and 99, according to the survey of Chandalar South, Second Sector, as recorded in Map Book 6 page 12, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Also, a triangular, piece of land located in Chandalar South, 2nd Sector, as recorded in Map Book 6, page 12, in the Probate Office of Shelby County, Alabama, being bound by Lots 98, 99, 100, 102, 103, 95, 96 and 97 and Chandaway Drive, more particularly described as follows: start on the SE corner of said Lot 98 also being adjacent to Chandaway Drive and go northwesterly 273 feet; thence turn an angle to the right and go northeasterly 220.66 feet; thence turn an angle to the right and go southerly 95 feet to a point; thence southerly 76.09 feet to a point; thence southerly 100.33 feet to a point; thence southeasterly 148 feet to a point on the Chandaway Drive right of way; thence turn and run in a southwesterly direction along the said right of way 30 feet to the point of beginning.

TO HAVE AND TO HOLD THE above described property unto RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp, 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 any taxes which may be due.

IN WITNESS WHEREOF, the said RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp, has caused this instrument to be executed by Jimmie Raye Newman, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said Jimmie Raye Newman, has executed this instrument in his capacity as such auctioneer on this the August 23, 2011.

Jerry Wayne Bullard and Sharon Kay Bullard, Husband and Wife
Mortgagors

RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka
Charter One Mortgage Corp
Mortgagee or Transferee of Mortgagee

By Jimmie Raye Newman
Jimmie Raye Newman, as Auctioneer and the person conducting said
sale for the Mortgagee or Transferee of Mortgagee

RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka
Charter One Mortgage Corp
Mortgagee or Transferee of Mortgagee

By Jimmie Raye Newman
Jimmie Raye Newman, as Auctioneer and the person conducting said
sale for the Mortgagee or Transferee of Mortgagee

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Jimmie Raye Newman, as Auctioneer and the person conducting said
sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

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

Given under my hand and official seal this August 23, 2011.

Dorothy M Veitch
NOTARY PUBLIC

MY COMMISSION EXPIRES: 6-28-14

Instrument prepared by:
EDITH S. PICKETT
SHAPIRO AND PICKETT, LLC
651 Beacon Parkway West, Suite 115
Birmingham, Alabama 35209
11-001652

GRANTEE'S ADDRESS
RBS Citizens, N.A.
10561 Telegraph Road
Glen Allen, Virginia 23059



Dorothy M. Veitch
Notary Public
State of Alabama
Alabama State at Large

20110823000249340 2/3 \$20.00
Shelby Cnty Judge of Probate, AL
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**NOTICE OF MORTGAGE FORECLOSURE SALE OF REAL PROPERTY ON WHICH THERE IS A
FEDERAL TAX LIEN**

ATTENTION: Chief, Special Procedures Section of the Gulf Coast District

Pursuant to Section 7425 of the Internal Revenue Code and the Income Tax Regulations promulgated by the United States Treasury Department thereunder, the following information is hereby submitted:

- I. Name and address of party submitting the notice of sale: Edith S. Pickett, Shapiro and Pickett, LLC, 651 Beacon Parkway West, Suite 115, Birmingham, Alabama 35209.
- II. Photocopies, attached hereto, of a "Notice of Federal Tax Lien Under Internal Revenue Laws" (Form 668) affecting property to be sold, recorded in Instrument # 20100212000043750, in the Probate Office of Shelby County, Alabama, on such Form 668 being filed by the Birmingham, Alabama District Office of the Internal Revenue Service on Taxpayer Jerry W. Bullard, an individual, whose address is 2657 Chandafern Drive, Pelham, AL 35124.
- III. The location of the property being sold is 2657 Chandafern Drive, Pelham, AL 35124, and is described as follows:
Lots 98 and 99, according to the survey of Chandalar South, Second Sector, as recorded in Map Book 6 page 12, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Also, a triangular, piece of land located in Chandalar South, 2nd Sector, as recorded in Map Book 6, page 12, in the Probate Office of Shelby County, Alabama, being bound by Lots 98, 99, 100, 102, 103, 95, 96 and 97 and Chandaway Drive, more particularly described as follows: start on the SE corner of said Lot 98 also being adjacent to Chandaway Drive and go northwesterly 273 feet; thence turn an angle to the right and go northeasterly 220.66 feet; thence turn an angle to the right and go southerly 95 feet to a point; thence southerly 76.09 feet to a point; thence southerly 100.33 feet to a point; thence southeasterly 148 feet to a point on the Chandaway Drive right of way; thence turn and run in a southwesterly direction along the said right of way 30 feet to the point of beginning.
- IV. The property is being advertised on July 27, August 3, 10, 2011. The sale will be held on August 23, 2011, in front of the main entrance of the Shelby County Courthouse in Columbiana, Alabama, between the hours of 11:00 a.m. and 4:00 p.m. The terms of the sale will be cash or a certified or cashier's check.
- V. The remaining balance of the mortgage is \$145,079.70 and accrued interest is approximately \$19,404.00, estimated advertising expense is \$125.00, attorney's fee is \$500.00, and other expenses are approximately \$200.00.

This notice is submitted on behalf of RBS Citizens NA, successor-in-interest to CCO Mortgage Corp, fka Charter One Mortgage Corp by Edith S. Pickett, Esquire, and a copy of the notice to be published in the newspaper is enclosed herewith. Please send acknowledgement of receipt of this notice to: Edith S. Pickett, Shapiro and Pickett, LLC, 651 Beacon Parkway West, Suite 115, Birmingham, Alabama 35209.

Dated: July 22, 2011
11-001652

Internal Revenue Service
SBSE-Technical Services
Gulf States - Advisory

JUL 25 2011

Technical Territory Area 5 Cell
New Orleans, LA