


PREPARED BY:
SCOTT V LOFRANCO, ESQ.
MCCALLA RAYMER, LLC
Two North Twentieth
220th Street North, Suite 1310
Birmingham, Alabama 35203
(877) 508-0741

FILE NO.: 5142.1017945AL/LRJ

STATE OF ALABAMA
COUNTY OF SHELBY


20111005000295080 1/3 \$23.00
Shelby Cnty Judge of Probate, AL
10/05/2011 10:06:38 AM FILED/CERT

Source of Title: Instrument No. 20080205000045910

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, January 31, 2008, **Martin M. Bednar, a single person, Mortgagor**, did execute a certain mortgage to **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for MortgageAmerica, Inc.**, which said mortgage is recorded in Instrument No. 20080205000045910, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, the said Mortgage Electronic Registration Systems, Inc., acting solely as nominee for MortgageAmerica, Inc, transferred and assigned said mortgage and the debt thereby secured to **Chase Home Finance, LLC**, as transferee, said transfer is recorded in Instrument No. 20100920000308020, aforesaid records, and **JP Morgan Chase Bank, National Association, successor by merger to Chase Home Finance, LLC**, as transferee is now the holder and owner of said mortgage and debt; and

WHEREAS, default was made in the payment of indebtedness secured by said mortgage, and the said **JP Morgan Chase Bank, National Association, successor by merger to Chase Home Finance LLC** as transferee, did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of foreclosure of said mortgage, in accordance with the terms thereof, by First Class Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation in Shelby County, Alabama, in its issues of August 3, August 10 and August 17, 2011; and

WHEREAS, on August 25, 2011, the day on which the foreclosure sale was due to be held under the terms of said notice at 1:43 o'clock pm between the legal hours of sale, said foreclosure was duly and properly conducted and **JP Morgan Chase Bank, National Association, successor by merger to Chase Home Finance LLC** did offer for sale and sell a public outcry, in front of the main entrance 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 **JP Morgan Chase Bank, National Association, successor by merger to Chase Home Finance LLC** in the amount of **ONE HUNDRED TWENTY-EIGHT THOUSAND NINE HUNDRED TWELVE AND 73/100 DOLLARS (\$128,912.73)** which sum the said **JP Morgan Chase Bank, National Association, successor by merger to Chase Home Finance LLC** offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said **JP Morgan Chase Bank, National Association, successor by merger to Chase Home Finance LLC**; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder thereto, and authorized the Mortgagee, Auctioneer, or any person conducting said sale for the Mortgagee to execute to the purchaser at said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and the credit of **ONE HUNDRED TWENTY-EIGHT THOUSAND NINE HUNDRED TWELVE AND 73/100 DOLLARS (\$128,912.73)**, cash, on the indebtedness secured by said mortgage, the said **Martin M. Bednar, a single person**, acting by and through the said **JP Morgan Chase Bank, National Association, Melvin Cowan** as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto **JP Morgan Chase Bank, National Association, successor by merger to Chase Home Finance LLC**, and its successors and assigns, as transferee, the following described real property, situated in Shelby County, Alabama, to-wit:

UNIT 903, IN HORIZON, A CONDOMINIUM, AS ESTABLISHED BY THAT CERTAIN DECLARATION OF CONDOMINIUM OF HORIZON, A CONDOMINIUM, WHICH IS RECORDED IN INSTRUMENT 2001-40927, TO WHICH DECLARATION OF CONDOMINIUM A PLAN IS ATTACHED AS EXHIBIT "A" THERETO, SAID PLAT BEING FILED FOR RECORD IN MAP BOOK 28, PAGE 141, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND TO WHICH SAID DECLARATION OF CONDOMINIUM THE BY-LAWS OF THE HORIZON CONDOMINIUM ASSOCIATION, INC. IS ATTACHED AS EXHIBIT "D", TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS ASSIGNED TO SAID UNIT, AS SHOWN IN EXHIBIT "C" OF SAID DECLARATION OF CONDOMINIUM OF HORIZON, A CONDOMINIUM.

TO HAVE AND TO HOLD the above described property unto JP Morgan Chase Bank, National Association, successor by merger to Chase Home Finance LLC, its successors and assigns forever; subject however to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama; also any taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, the said Martin M. Bednar, a single person, Mortgagor(s) by the said JP Morgan Chase Bank, National Association, successor by merger to Chase Home Finance LLC have caused this instrument to be executed by Melvin Cowan as auctioneer and the person conducting said sale for the Mortgagee, or Transferee of Mortgagee, and in witness whereof said Melvin Cowan has executed this instrument in his/her capacity as such auctioneer conducting said sale causing these presents to be executed on the 25th day of August, 2011

Martin M. Bednar, a single person, Mortgagor(s)

JP Morgan Chase Bank, National Association,
successor by merger to Chase Home Finance LLC,
Mortgagee or Transferee of Mortgagee

By: Melvin R. Cowan

as Auctioneer and the person
conducting said sale for the Mortgagee or Transferee of
Mortgagee



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as Auctioneer and the person
conducting said sale for the Mortgagee or Transferee of
Mortgagee

By: Melvin R. Cowan

as Auctioneer and the person
conducting said sale for the Mortgagee or Transferee of
Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Melvin Cowan whose name as Auctioneer and the person conducting said sale for 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 the same date.

Given under my hand and official seal this 25th day of August, 2011.

Melody Bass

NOTARY PUBLIC

My Commission Expires: 7/29/15

Grantee Name / Send tax notice to:

ATTN:

JPMorgan Chase Bank, NA

3415 Vision Drive

Columbus, OH 43219



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