

SEND TAX NOTICE TO:  
Eugene Denny  
3265 Brook Highland Trace  
Birmingham, Al 35242

Shelby County, AL 10/07/2011  
State of Alabama  
Deed Tax:\$16.00

STATE OF ALABAMA )

SHELBY COUNTY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 21st day of November, 1996, Hugo J. Palacios, an unmarried man, executed that certain mortgage on real property hereinafter described to Countrywide Home Loans, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 1996-39926, said mortgage having subsequently been transferred and assigned to BAC Home Loans Servicing, LP, by instrument recorded in Instrument Number 20110329000097660, 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 Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP 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 April 6, 2011, April 13, 2011, and April 20, 2011; and

WHEREAS, on September 19, 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 Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP 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 Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP; and

WHEREAS, Eugene Denny was the highest bidder and best bidder in the amount of Fifteen Thousand Seven Hundred Sixty-Five And 00/100 Dollars (\$15,765.00) on the indebtedness secured by said mortgage, the said Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP, by and through Aaron Nelson as member of AMN Consulting, LLC as auctioneer conducting said sale for said Transferee, does hereby remise, release, quit claim and convey unto Eugene Denny all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 11, in Block 3, according to the survey of Cahaba Valley Estates, Third Sector, as recorded in Map Book 5, Page 107, in the Probate Office of 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.



20111007000298740 2/3 \$36.00  
Shelby Cnty Judge of Probate, AL  
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TO HAVE AND TO HOLD the above described property unto Eugene Denny, 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, Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP, 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 Transferee, and said Aaron Nelson as member of AMN Consulting, LLC, as said auctioneer, has hereto set his/her hand and seal on this 22 day of Sept, 2011.

Bank of America, N.A., as successor by merger to  
BAC Home Loans Servicing, LP

By: AMN Consulting, LLC  
Its: Auctioneer

By: Aaron Nelson  
Aaron Nelson, Member

STATE OF ALABAMA )

JEFFERSON COUNTY )


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 Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP, 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 Transferee.

Given under my hand and official seal on this 22 day of Sept, 2011

Omisha LaShae Rees  
Notary Public

My Commission Expires MY COMMISSION EXPIRES SEPTEMBER 11, 2012

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

  
20111007000298740 3/3 \$36.00  
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