20111229000395420 1/3 \$22.00 Shelby Cnty Judge of Probate, AL 12/29/2011 01:06:50 PM FILED/CERT

SEND TAX NOTICE TO: Federal National Mortgage Association 13455 Noel Road, Suite 660 Dallas, TX 75240

STATE OF ALABAMA)

SHELBY COUNTY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 21st day of August, 2006, Karolyn Koss and Ian Schwamberger, wife and husband, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for America's Wholesale Lender, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20060828000422890, said mortgage having subsequently been transferred and assigned to BAC Home Loans Servicing, L.P., by instrument recorded in Instrument Number 20100907000287220, 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, L.P. 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 23, 2011, November 30, 2011, and December 7, 2011; and

WHEREAS, on December 21, 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, L.P. 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, Michael Corvin as member of Corvin Auctioneering, 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, L.P.; and

WHEREAS, Federal National Mortgage Association was the highest bidder and best bidder in the amount of One Hundred Ninety Thousand One Hundred Sixty-Eight And 79/100 Dollars (\$190,168.79) on the indebtedness secured by said mortgage, the said Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, L.P., by and through Michael Corvin as member of Corvin Auctioneering, LLC as auctioneer conducting said sale for said Transferee, does hereby grant, bargain, sell and convey unto Federal National Mortgage Association all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 90, according to the survey of Broken Bow 4th Addition, as recorded in Map Book 8, page 163, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Federal National Mortgage Association 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.







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

By: Corvin Auctioneering, LLC

Its: Auctioneer

By: ________ Michael Corvin, Member

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as member of Corvin Auctioneering, LLC acting in its capacity as auctioneer for Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, L.P., 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 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

Notary Public

My Commission Exponentialission expires september 27, 2014

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







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