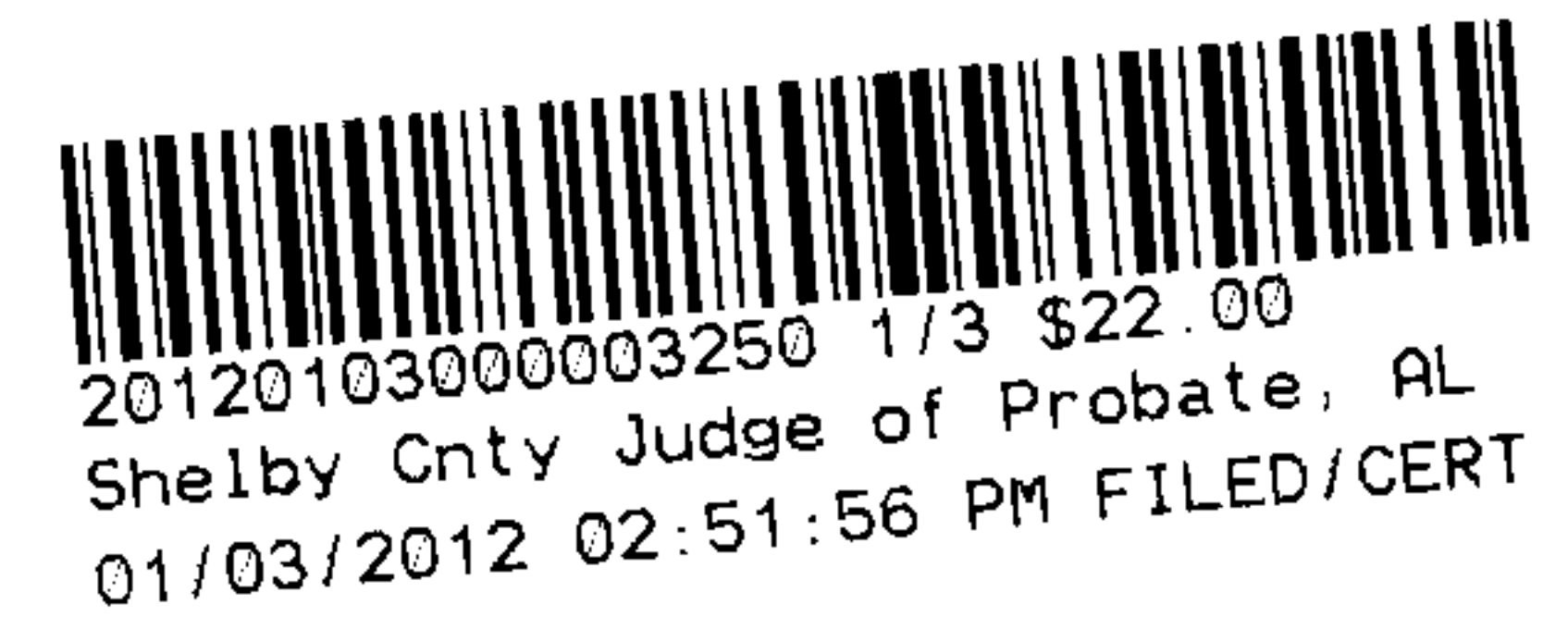


STATE OF ALABAMA)

COUNTY OF SHELBY)



FORECLOSURE DEED

KNOWN ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore on, to-wit, **08/04/2005**, **JOHN KUBAS AND WIFE, MARY D. KUBAS**, as Mortgagors, executed a Real Estate Mortgage on the property hereinafter described to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS A NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP.** which is recorded as Instrument No. 20050811000412470, in the Office of the Judge of Probate, SHELBY County, Alabama on 08/11/2005 and subsequently assigned to Ocwen Loan Servicing, LLC and recorded as Instrument No. 20111003000291680, on 10/03/2011, and,

WHEREAS, in and by said Real Estate Mortgage, the said Mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured, according to the terms thereof, to sell said property before the Courthouse door of said County, 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 consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said Real Estate Mortgage provided that in case of sale under the power and authority contained in same, the said 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 Real Estate Mortgage that the said Mortgagee may bid at the sale and purchase said property if the highest bidder therefore; and,

WHEREAS, default was made in the payment of the indebtedness secured by said Real Estate Mortgage, and the said Mortgagee did declare all of the indebtedness secured by said Real Estate Mortgage due and payable and said Real Estate Mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said Real Estate Mortgage in the **SHELBY COUNTY REPORTER**, a newspaper published in SHELBY County, in its issues of **11/30/2011, 12/07/2011, and 12/14/2011**; and,

WHEREAS, on **12/21/2011**, 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 and properly conducted, and the said Mortgagee did offer for sale and sell at public outcry in front of the door of the Courthouse of SHELBY County, Alabama, the property hereinafter described; and,

WHEREAS, Melvin Cowan was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Mortgagee; and,

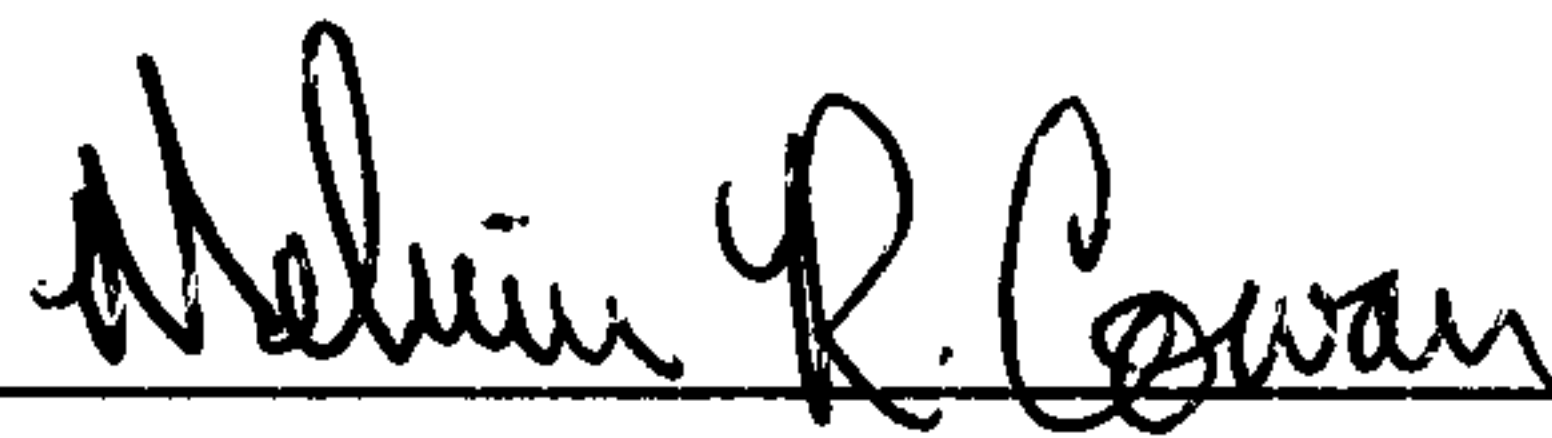
WHEREAS, the highest and best bid for the property described in the aforementioned Real Estate Mortgage was the bid of **FEDERAL HOME LOAN MORTGAGE CORPORATION**, in the amount of **\$269,057.08**, which sum of money the said Mortgagee offered to credit on the indebtedness secured by said Real Estate Mortgage and said property was thereupon sold to the said **FEDERAL HOME LOAN MORTGAGE CORPORATION**;

NOW THEREFORE, in consideration of the premises and of a credit in the amount of **\$269,057.08** on the indebtedness secured by said Real Estate Mortgage, the said Mortgagee by and through Melvin Cowan as Auctioneer conducting said sale and as Attorney-in-Fact for said Mortgagee, and the said Melvin Cowan as Auctioneer conducting said sale, does hereby GRANT, BARGAIN, SELL and CONVEY unto the said **FEDERAL HOME LOAN MORTGAGE CORPORATION**, the following described real property situated in SHELBY County, Alabama, to-wit:

LOTS 8 AND 9, ACCORDING TO THE SURVEY OF MOUNTAIN CREST ESTATES, PHASE I, AS RECORDED IN MAP BOOK 26, PAGE 7, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD the above described property unto **FEDERAL HOME LOAN MORTGAGE CORPORATION**, 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.

IN WITNESS WHEREOF, the said Mortgagee has caused this instrument to be executed by and through Melvin Cowan as Auctioneer conducting this said sale and as Attorney-in-Fact, and Melvin Cowan as Auctioneer conducting said sale, has hereto set his hand and seal on this, the 21st day of December, 2011.


_____, as Auctioneer
and Attorney-in-Fact


_____, as Auctioneer
Conducting said Sale

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Melvin Cowan, whose name as Auctioneer and Attorney-in-Fact for **OCWEN LOAN SERVICING, LLC** 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 said Auctioneer and Attorney-in-Fact, and with full authority, executed the same voluntarily on the day the same bears date.


20120103000003250 2/3 \$22.00
Shelby Cnty Judge of Probate, AL
01/03/2012 02:51:56 PM FILED/CERT

Given under my hand and official seal on this, the 21st day of December, 2011.

Melody Baxton

NOTARY PUBLIC, STATE OF
ALABAMA AT LARGE

My Commission Expires: 7/29/15

**THIS INSTRUMENT WAS PREPARED BY KENT D. MCPHAIL, DUMAS AND MCPHAIL, L.L.C., 126
GOVERNMENT STREET, MOBILE, ALABAMA 36602.**

**Send Tax Notice To: Ocwen Loan Servicing, LLC, 1675 Palm Beach Lakes Blvd., Suite 402, West
Palm Beach, FL 33401**



20120103000003250 3/3 \$22.00
Shelby Cnty Judge of Probate, AL
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