


PREPARED BY: MARK BAKER
JOHNSON & FREEDMAN, LLC
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181

FILE NO.: 432.1003316AL/P

STATE OF ALABAMA
COUNTY OF SHELBY


20120213000052570 1/2 \$20.00
Shelby Cnty Judge of Probate, AL
02/13/2012 11:14:44 AM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on October 30, 2006, Evelyn G Hernandez, an unmarried woman, Party of the First Part, executed a certain mortgage to Mortgage Electronic Registration Systems, Inc acting solely as nominee for Countrywide Home Loans, Inc., its successors and assigns, party of the second part which said mortgage is recorded in Instrument No. 20061108000548540, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, INC., Asset-Backed Certificates, Series 2006-20 in Instrument # 20110927000285740; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, INC., Asset-Backed Certificates, Series 2006-20 did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided 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 in Shelby County, Alabama, in its issues of 8/31/2011, 9/7/2011, 9/14/2011 & 9/21/2011; and

WHEREAS, on November 10, 2011, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, INC., Asset-Backed Certificates, Series 2006-20 in the amount of **TWO HUNDRED FIFTY-TWO THOUSAND AND 00/100 DOLLARS (\$ 252,000.00)**; and said property was thereupon sold to The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, INC., Asset-Backed Certificates, Series 2006-20; and

WHEREAS, Melvin Cowan conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and TWO HUNDRED FIFTY-TWO THOUSAND AND 00/100 DOLLARS (\$ 252,000.00), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, INC., Asset-Backed Certificates, Series 2006-20, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

LOT 2516, ACCORDING TO THE SURVEY OF HIGHLAND LAKES, 25TH SECTOR, PHASE II, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 36, PAGE 41, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TOGETHER WITH NONEXCLUSIVE EASEMENT TO US THE PRIVATE ROADWAYS, COMMON AREA ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER

PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED AS INSTRUMENT #1994-07111 AND AMENDED IN INST# 1996-17543 AND FURTHER AMENDED IN INST #1999-31095 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTION FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 25TH SECTOR, PHASE II, RECORDED AS INSTRUMENT NO. 20051229000667940 IN PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION")

SOURCE OF TITLE: Book 20061108000548530 Page

TO HAVE AND TO HOLD the above described property unto The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, INC., Asset-Backed Certificates, Series 2006-20, 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 subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.


IN WITNESS WHEREOF, Evelyn G Hernandez, an unmarried woman and The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, INC., Asset-Backed Certificates, Series 2006-20 have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 10th day of November, 2011.

BY: 
AS: Auctioneer/and Attorney-in-fact


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 Cowawn, whose name as attorney-in-fact and auctioneer for Evelyn G Hernandez, an unmarried woman and The Bank of New York Mellon FKA The Bank of New York, as Trustee for The Certificateholders CWABS, INC., Asset-Backed Certificates, Series 2006-20, 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 said conveyance, he/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 10th day of November, 2011.


NOTARY PUBLIC
My Commission Expires: 7/29/13

Grantee Name / Send tax notice to:
ATTN:
BAC Home Loans Servicing, L.P.
400 Countrywide Way, Mail Stop: SV35
Simi Valley, CA 93065


20120213000052570 2/2 \$20.00
Shelby Cnty Judge of Probate, AL
02/13/2012 11:14:44 AM FILED/CERT