

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

STATE OF ALABAMA)

SHELBY COUNTY)

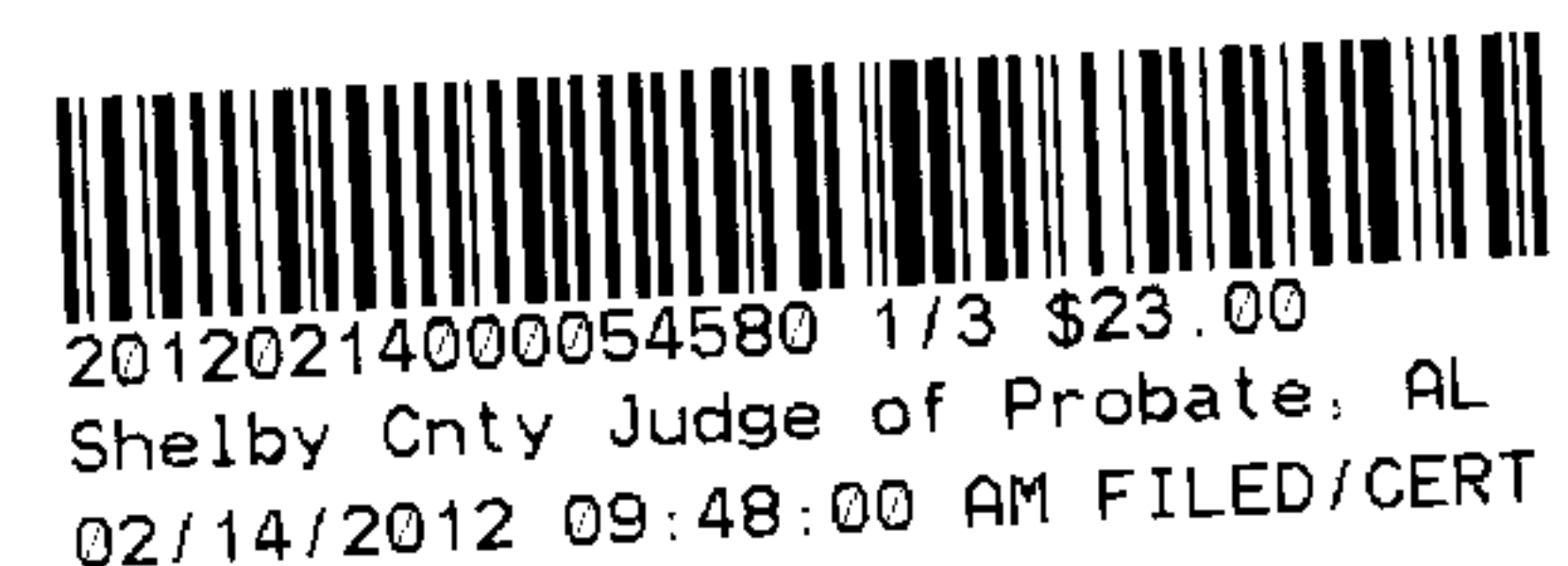
FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 18th day of October, 2007, Michael L. White and Gay Anne White, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for USAA Federal Savings Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20071029000497430, said mortgage having subsequently been transferred and assigned to PHH Mortgage Corporation, by instrument recorded in Instrument Number 20120105000005480, 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 PHH Mortgage Corporation 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 January 11, 2012, January 18, 2012, and January 25, 2012; and


WHEREAS, on January 30, 2012, 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 PHH Mortgage Corporation 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 Auctioneering, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said PHH Mortgage Corporation; and

WHEREAS, Federal National Mortgage Association was the highest bidder and best bidder in the amount of Ninety-Six Thousand One Hundred Sixty-Eight And 86/100 Dollars (\$96,168.86) on the indebtedness secured by said mortgage, the said PHH Mortgage Corporation, by and through Aaron Nelson as member of AMN 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:

All that Parcel of Land in Shelby County, State of Alabama, as described in Deed Instrument # 20040915000514740, ID# 23-5-15-0-004-040.000; being known and designated as Lot 40 according to the survey of Revised Meadows Plat 2 as recorded in Map Book 20, Page 26, Shelby County, Alabama Records

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.


20120214000054580 2/3 \$23.00
Shelby Cnty Judge of Probate, AL
02/14/2012 09:48:00 AM FILED/CERT



IN WITNESS WHEREOF, PHH Mortgage Corporation, has caused this instrument to be executed by and through Aaron Nelson as member of AMN Auctioneering, LLC, as auctioneer conducting said sale for said Transferee, and said Aaron Nelson as member of AMN Auctioneering, LLC, as said auctioneer, has hereto set his/her hand and seal on this 6 day of Feb, 2012.

PHH Mortgage Corporation

By: AMN Auctioneering, 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 Auctioneering, LLC acting in its capacity as auctioneer for PHH Mortgage Corporation, 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 6 day of February, 2012

[Signature]
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES SEPTEMBER 27, 2014

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


20120214000054580 3/3 \$23.00
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