

AUCTIONEER'S DEED

STATE OF ALABAMA
COUNTY OF SHELBY

WHEREAS, JASON HIGGINS and LINDSEY HIGGINS, Husband and Wife executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender, United Wholesale Mortgage, and Lender's successors and assigns on the 12th day of December, 2008 on that certain real property hereinafter described, which mortgage is recorded in Instrument No. 20090121000018580, of the records in the Office of the Judge of Probate, Shelby County, Alabama; which said mortgage was subsequently assigned to Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP by instrument recorded in Instrument No. 20110523000153840 of said Probate Court records; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the City of Columbiana, County of Shelby, Alabama, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in the City of Columbiana, Alabama; and

WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on February 29th, March 7th and March 14th, 2012,; fixing the time of the sale of said property to be during the legal hours of sale on the 30th day of March, 2012, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 30th day of March, 2012, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale **BANK OF AMERICA, N.A.** was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of **\$179,118.38** cash in hand paid by said purchaser to Marcus Clark, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said Bank of America, N.A., by and through Marcus Clark as such auctioneer, and as its attorney-in-fact, and Jason Higgins and Lindsey Higgins by Marcus Clark, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto **BANK OF AMERICA, N.A.**, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

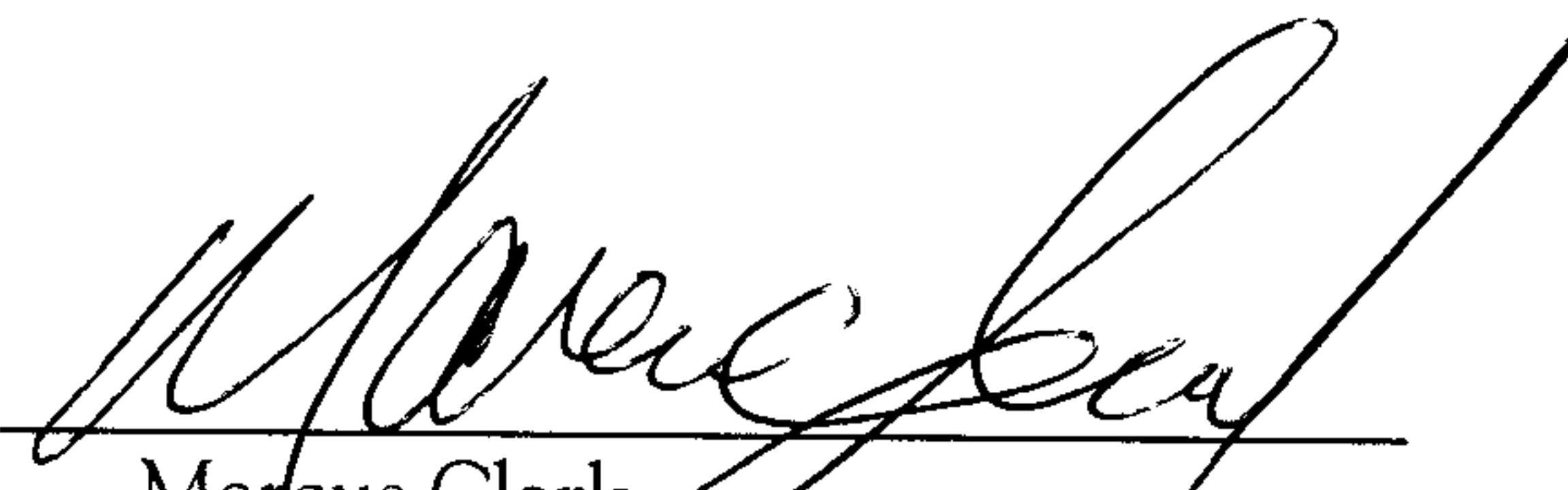
LOT 527, ACCORDING TO THE SURVEY OF SAVANNAH POINTE, SECTOR V, PHASE II, AS RECORDED IN MAP BOOK 30, PAGE 42, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said **BANK OF AMERICA, N.A.**, the purchaser at said sale, 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, and any and all ad valorem taxes due or assessed.

IN WITNESS WHEREOF, the said Bank of America, N.A., and Jason Higgins and Lindsey Higgins, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale as of the 30th day of March, 2012.

BANK OF AMERICA, N.A. and
JASON HIGGINS and LINDSEY HIGGINS

BY:

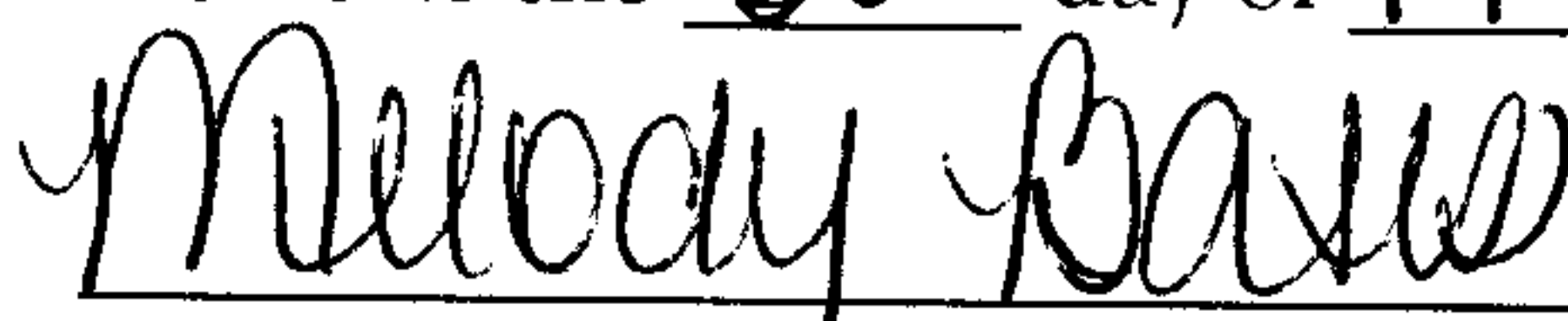


Marcus Clark
As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Marcus Clark, whose name as attorney-in-fact and auctioneer for Bank of America, N.A., and Jason Higgins and Lindsey Higgins 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 30th day of March, 2012.



Melody Baxley

NOTARY PUBLIC

My Commission Expires: 7/29/13

Grantee's address:

5401 N. Beach Street
Ft. Worth, TX 76137

This instrument prepared by:

William S. McFadden
McFADDEN, LYON & ROUSE, L.L.C.
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Mobile, Alabama 36609
(251) 342-9172

