


PREPARED BY:
JOHNSON & FREEDMAN, LLC
1587 Northeast Expressway
Atlanta, GA 30329

STATE OF ALABAMA
COUNTY OF SHELBY


20120503000152870 1/3 \$23.00
Shelby Cnty Judge of Probate, AL
05/03/2012 08:33:12 AM FILED/CERT

1197-1103838A

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on December 21, 2006, **John Cagle single man and Irene Cagle, single woman and John Cagle a married man and Irene Cagle a married woman, joint tenancy with full rights of survivorship, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Dream Builders Home Mortgage, a Alabama sole proprietor its successors and assigns, party of the second part** which said mortgage is recorded in Instrument No. 20070111000017620, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to Wells Fargo Delaware Trust Company, N.A., as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1; **Instrument #20120403000113130** and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Wells Fargo Delaware Trust Company, N.A., as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1 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 3/14, 3/21 & 3/28/12; and

WHEREAS, on April 5, 2012, 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 Wells Fargo Delaware Trust Company, N.A., as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1 in the amount of **TWO HUNDRED TWO THOUSAND THREE HUNDRED NINETY-THREE AND 26/100 DOLLARS (\$ 202,393.26)**; and said property was thereupon sold to Wells Fargo Delaware Trust Company, N.A., as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1; 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 TWO THOUSAND THREE HUNDRED NINETY-THREE AND 26/100 DOLLARS (\$ 202,393.26), 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 Wells Fargo Delaware Trust Company, N.A., as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

FROM THE NORTHWEST CORNER OF THE SE 1/4-SE 1/4 OF SECTION 4, TOWNSHIP 19 SOUTH RANGE 2 EAST, SHELBY COUNTY, ALABAMA, THENCE SOUTH 2 DEGREES 42 MINUTES 47 SECONDS WEST ALONG THE WEST BOUNDARY OF SAID SE 1/4- SE 1/4 FOR 60.06 FEET TO A POINT ON THE SOUTH BOUNDARY OF A COUNTY DIRT ROAD (R/W 60

FEET); THENCE SOUTH 88 DEGREES 15 MINUTES 05 SECONDS EAST ALONG SAID ROAD BOUNDARY FOR 516.67 FEET TO A POINT IN THE CENTER OF A 20 FOOT EASEMENT; THENCE SOUTH 4 DEGREES 42 MINUTES 40 SECONDS WEST ALONG THE CENTER OF SAID EASEMENT FOR 617.53 FEET TO THE POINT OF BEGINNING OF HEREIN DESCRIBED PARCEL OF LAND; THENCE FROM SAID POINT OF BEGINNING PROCEED SOUTH 2 DEGREES 42 MINUTES 20 SECONDS WEST FOR A DISTANCE OF 396.61 FEET; THENCE NORTH 87 DEGREES 17 MINUTES 40 SECONDS WEST 330.04 FEET; THENCE NORTH 2 DEGREES 42 MINUTES 20 SECONDS EAST PARALLEL TO THE EAST BOUNDARY FOR 396.61 FEET; THENCE SOUTH 87 DEGREES 17 MINUTES 40 SECONDS EAST PARALLEL TO THE SOUTH BOUNDARY FOR 330.04 FEET, BACK TO THE POINT OF BEGINNING. ALSO, FOR INGRESS AND EGRESS TO THE ABOVE DESCRIBED PARCEL OF LAND AN EASEMENT 20 FEET IN WIDTH BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: FROM THE NORTHWEST CORNER OF THE SE 1/4-SE 1/4 OF SECTION 4 TOWNSHIP 19 SOUTH RANGE 2 EAST, SHELBY COUNTY, ALABAMA, THENCE SOUTH 2 DEGREES 42 MINUTES 47 SECONDS WEST ALONG THE WEST BOUNDARY OF SAID SE 1/4-SE 1/4 FOR 60.06 FEET TO A POINT ON THE SOUTH BOUNDARY OF A COUNTY DIRT ROAD (R/W 60 FEET): THENCE SOUTH 88 DEGREES 15 MINUTES 05 SECONDS EAST ALONG SAID ROAD BOUNDARY FOR 516.67 FEET TO A POINT OF INTERSECTION WITH THE SOUTH BOUNDARY OF SAID ROAD AND THE CENTER OF THE AFOREMENTIONED 20 FOOT EASEMENT, SAID POINT BEGINNING THE POINT OF BEGINNING OF HEREIN DESCRIBED 20 FOOT EASEMENT; THENCE FROM SAID POINT OF BEGINNING PROCEED ALONG THE CENTER OF SAID EASEMENT (THE RIGHT OF WAY OF SAID EASEMENT BEING 10 FEET EACH SIDE OF THE FOLLOWING DESCRIBED LINE); THENCE SOUTH 4 DEGREES 42 MINUTES 40 SECONDS WEST ALONG THE CENTER OF SAID EASEMENT FOR 617.53 FEET TO THE POINT OF TERMINATION OF SAID 20 FOOT EASEMENT.

SOURCE OF TITLE: Instrument # 20070111000017610

TO HAVE AND TO HOLD the above described property unto Wells Fargo Delaware Trust Company, N.A., as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1, 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, John Cagle single man and Irene Cagle, single woman and John Cagle a married man and Irene Cagle a married woman, joint tenancy with full rights of survivorship and Wells Fargo Delaware Trust Company, N.A., as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1 have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 5th day of April, 2012.

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 Cowan, whose name as attorney-in-fact and auctioneer for John Cagle single man and Irene Cagle, single woman and John Cagle a married man and Irene Cagle a married woman, joint tenancy with full rights of survivorship and Wells Fargo Delaware Trust Company, N.A., as Trustee for Vericrest Opportunity Loan Trust 2011-NPL1, 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.


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Given under my hand and official seal this 5th day of April, 2012.

Melody Bales

NOTARY PUBLIC

My Commission Expires:

7/29/15


Grantee Name / Send tax notice to:

ATTN:

Vericrest Financial, Inc.

16745 W. Bernardo Drive, Suite 300

San Diego, CA 92127


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