


SEND TAX NOTICE TO:
M & T Mortgage Corp.
1 Fountain Plaza
Buffalo, NY 14203


20120606000199970 1/3 \$22.00
Shelby Cnty Judge of Probate, AL
06/06/2012 03:42:02 PM FILED/CERT

STATE OF ALABAMA)

SHELBY COUNTY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 14th day of September, 2005, Lisa J. Ford , executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for M&T Mortgage Corporation , which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20050927000501610, said mortgage having subsequently been transferred and assigned to M&T Bank , by instrument recorded in Instrument Number 20120330000109720, 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 M&T Bank 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 April 4, 2012, April 11, 2012, and April 18, 2012; and

WHEREAS, on May 29, 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 M&T Bank 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, Justin Bowden was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said M&T Bank ; and

WHEREAS, M&T Bank was the highest bidder and best bidder in the amount of One Hundred Seven Thousand Six Hundred Forty And 68/100 Dollars (\$107,640.68) on the indebtedness secured by said mortgage, the said M&T Bank , by and through Justin Bowden as auctioneer conducting said sale for said Transferee, does hereby grant, bargain, sell and convey unto M&T Bank all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

The following described real estate, situated in Shelby County, Alabama,
To-Wit:

Lot 15, according to the Survey of Carriage Hill, Phase I, as recorded in
Map Book 13, Page 31, in the Probate Office of Shelby County,
Alabama.

TO HAVE AND TO HOLD the above described property unto M&T Bank 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.


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IN WITNESS WHEREOF, M&T Bank , has caused this instrument to be executed by and through Justin Bowden, as auctioneer conducting said sale for said Transferee, and said Justin Bowden, as said auctioneer, has hereto set his/her hand and seal on this 30th day of May, 2012.

M&T Bank

By: [Signature]

Justin Bowden, Auctioneer

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Justin Bowden, acting in his/her capacity as auctioneer for M&T Bank , 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/she, as such auctioneer and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee acting in his/her capacity as auctioneer for said Transferee.

Given under my hand and official seal on this 30 day of May, 2012

[Signature]
Notary Public

My Commission Expires: _____

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

MY COMMISSION EXPIRES SEPTEMBER 27, 2014



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