20120730000274410 1/2 \$21.00 Shelby Cnty Judge of Probate, AL 07/30/2012 11:53:04 AM FILED/CERT

STATE OF ALABAMA

FORECLOSURE DEED

COUNTY OF Shelby

KNOW ALL PERSONS BY THESE PRESENTS: That Michael Bourg and Betty Michelle Pollock, his wife, did, on to-wit, July 1st, 2003, execute a mortgage to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for New South Federal Savings Bank, which mortgage is recorded in Instrument # 20030709000432760, et seq., in the Office of the Judge of Probate of Shelby County, Alabama; said mortgage being lastly assigned to BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP, now BANK OF AMERICA, N.A. by instrument recorded in said Probate Court records; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said BANK OF AMERICA, N.A. did declare all of the indebtedness secured by said mortgage due and payable 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, in its issues of May 30, June 6, June 13, and July 4, 2012; and

WHEREAS, on July 26th, 2012, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and BANK OF AMERICA, N.A. did offer for sale and did sell at public outcry, in front of the courthouse door of Shelby County, Alabama, in the city of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of the said BANK OF AMERICA, N.A. in the amount of ONE HUNDRED FORTY FOUR THOUSAND, NINE HUNDRED AND SEVENTY THREE AND 85/100ths (\$144,973.85) DOLLARS, which sum the said BANK OF AMERICA, N.A. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said BANK OF AMERICA, N.A.; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the said sale and purchase said property, if the highest bidder therefor, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of a credit of ONE HUNDRED FORTY FOUR THOUSAND, NINE HUNDRED AND SEVENTY THREE AND 85/100ths (\$144,973.85) DOLLARS, on the indebtedness secured by said mortgage, the said Michael Bourg and Betty Michelle Pollock, acting by and through the said BANK OF AMERICA, N.A. by Melvin Cowan, as said auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said BANK OF AMERICA, N.A. by Melvin Cowan as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Melvin Cowan as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto BANK OF AMERICA, N.A., the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 452, according to the Map and Survey of Windstone IV as recorded in Map Book 27 at Page 55, Shelby County, Alabama records

TO HAVE AND TO HOLD THE above-described property unto the said BANK OF AMERICA, N.A. forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama and subject to any outstanding claims arising out of or relating to non-payment of ad valorem taxes.

IN WITNESS WHEREOF, the said BANK OF AMERICA, N.A. has caused this instrument to be executed by Melvin Cowan as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said Melvin Cowan has executed this

instrument in his/her capacity as such auctioneer on this the 26th day of July, 2012.

Michael Bourg and Betty Michelle Pollock Mortgagors

By: BANK OF AMERICA, N.A.

Mortgagee or Transferee of Mortgagee

By:

As Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

BANK OF AMERICA, N.A.

Mortgagee or Transferee of Mortgagee

By:

As Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

As Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA

COUNTY OF CUMMEN

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Melvin Cowan, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, 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 the conveyance, he/she, in his/her capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage, and with full authority executed this instrument voluntarily on the day the same bears date.

Given under my hand and official seal this the 26th day of July, 2012.

NOTARY PUBLIC

MY COMMISSION EXPIRES

This instrument prepared by: Goodman G. Ledyard PIERCE LEDYARD, P.C. Post Office Box 161389 Mobile, Alabama 36616

Grantee's Address: 7105 Corporate Dr. Plano, TX 75024

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