

STATE OF ALABAMA

FORECLOSURE DEED

COUNTY OF Shelby

KNOW ALL PERSONS BY THESE PRESENTS: That ALI CASSUM and SHARON BAGARIA, husband and wife, did, on to-wit, October 31st, 2006, execute a mortgage to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Home Loans, Inc, which mortgage is recorded in Instrument No. 20061106000544430 et seq., in the Office of the Judge of Probate of Shelby County, Alabama; said mortgage being lastly assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP by instrument recorded in Instrument No. 20111017000309180 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., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP 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 September 19, September 26 and October 3, 2012; and

WHEREAS, on October 16th, 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., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP 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., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP in the amount of ONE HUNDRED FORTY THOUSAND and 00/100ths (\$140,000.00) DOLLARS, which sum the said BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP; 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 THOUSAND and 00/100ths (\$140,000.00) DOLLARS, on the indebtedness secured by said mortgage, the said ALI CASSUM and SHARON BAGARIA, acting by and through the said BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP 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., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP 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., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 6-84, according to the map and survey of Chelsea Park 6th Sector, as recorded in Map Book 37, Page 13 in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above-described property unto the said BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP 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., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP has caused this



20121023000406540 1/3 \$25.00
Shelby Cnty Judge of Probate, AL
10/23/2012 08:39:13 AM FILED/CERT

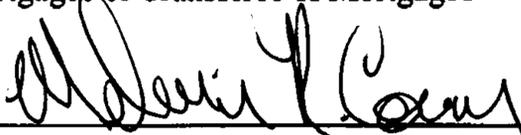
instrument to be executed by Melvin Cowan as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said Melvin Cowan has executed this instrument in his/her capacity as such auctioneer on this the 16th day of October, 2012.

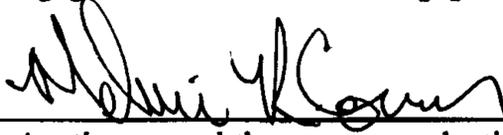
ALI CASSUM and SHARON BAGARIA
Mortgagors

By: BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOMELOANS SERVICING, LP
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., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOMELOANS SERVICING, LP
Mortgagee or Transferee of Mortgagee

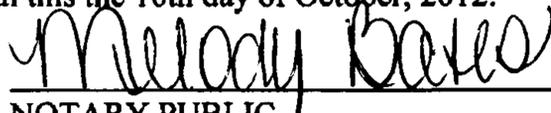
By: 
As Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee


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

STATE OF ALABAMA
COUNTY OF Cullman

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 Mortgagee, and with full authority executed this instrument voluntarily on the day the same bears date.

Given under my hand and official seal this the 16th day of October, 2012.


NOTARY PUBLIC

MY COMMISSION EXPIRES 7/29/15

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


20121023000406540 2/3 \$25.00
Shelby Cnty Judge of Probate, AL
10/23/2012 08:39:13 AM FILED/CERT

Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name Ali Cassum
Mailing Address 1005 Crawford Ct.
Chelsea, AL
35043

Grantee's Name Bank of America
Mailing Address 7105 Corporate Dr
Plano, TX
75024

Property Address 1005 Crawford Ct.
Chelsea, AL
35043

Date of Sale 10/16/12
Total Purchase Price \$ 140,000.00
or
Actual Value \$
or
Assessor's Market Value \$

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one) (Recordation of documentary evidence is not required)

- Bill of Sale
Sales Contract
Closing Statement
Appraisal
[X] Other foreclosure deed

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.

Property address - the physical address of the property being conveyed, if available.

Date of Sale - the date on which interest to the property was conveyed.

Total purchase price - the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date 10/17/12

Print Amy Barbour

Unattested (verified by)

Sign Amy Barbour (Grantor/Grantee/Owner/Agent) circle one

