THIS INSTRUMENT PREPARED BY/ RETURN TO:

Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181

STATE OF ALABAMA COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on November 24, 2004, Warren J Pinheiro and Jill Pinheiro, Party of the First Part, executed a certain mortgage to CitiFinancial Mortgage Company, Inc., party of the second part which said mortgage is recorded in Instrument No. 20041216000686820, in the Office of the Judge of Probate of Shelby County, Alabama. Which said Mortgage was last sold, assigned and transferred to U.S. Bank Trust, N.A., as Trustee for VOLT 2012-NPL1 Asset Holdings Trust, by Vericrest Financial, Inc. as its attorney in fact, in Instrument No. 20121000037300; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and U.S. Bank Trust, N.A., as Trustee for VOLT 2012-NPL1 Asset Holdings Trust, by Vericrest Financial, Inc. as its attorney in fact 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 09/26/2012, 10/03/2012, 10/10/2012; and

WHEREAS, on October 18, 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 U.S. Bank Trust, N.A., as Trustee for VOLT 2012-NPL1 Asset Holdings Trust in the amount of ONE HUNDRED SIXTY-EIGHT THOUSAND SIX HUNDRED SIXTY-SEVEN DOLLARS AND NO CENTS (\$168,667.00); and said property was thereupon sold to U.S. Bank Trust, N.A., as Trustee for VOLT 2012-NPL1 Asset Holdings Trust; 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 ONE HUNDRED SIXTY-EIGHT THOUSAND SIX HUNDRED SIXTY-SEVEN DOLLARS AND NO CENTS (\$168,667.00), 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 U.S. Bank Trust, N.A., as Trustee for VOLT 2012-NPL1 Asset Holdings Trust, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

File No.: 1500312 07.25.12 Foreclosure Deed

20121029000414170 1/3 \$22.00 Shelby Cnty Judge of Probate, AL 10/29/2012 11:14:11 AM FILED/CERT Lot 34, according to the Survey of Meadow Brook, 4th Sector, as recorded in Map Book 7, Page 67, in the Probate Office of Shelby County, Alabama.

SOURCE OF TITLE: Instrument No. 20041216000686810

TO HAVE AND TO HOLD the above described property unto U.S. Bank Trust, N.A., as Trustee for VOLT 2012-NPL1 Asset Holdings Trust, 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, Warren J Pinheiro and Jill Pinheiro and U.S. Bank Trust, N.A., as Trustee for VOLT 2012-NPL1 Asset Holdings Trust, by Vericrest Financial, Inc. as its attorney in fact have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 18th day of October, 2012.

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, 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.

Given under my hand and official seal this 18th day of October, 2012.

NOTARY PUBLIC

My Commission Expires:

Grantee Name / Send tax notice to: ATTN:
Vericrest Financial Inc.

13801 Wireless Way Oklahoma City OK 73134

> 20121029000414170 2/3 \$22.00 Shelby Cnty Judge of Probate, AL 10/29/2012 11:14:11 AM FILED/CERT

File No.: 1500312 07.25.12 Foreclosure Deed

Real Estate Sales Validation Form

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

		accordance with code of Alabania 19	
Grantor's Name Mailing Address	Warren and Jill Pinheiro 5206 Heatherhedge Cir	Grantee's Name Mailing Address	13801 Wireless Way
	Birmingham AL 35242		Oklahoma City OK 73134
Property Address	5206 Heatherhedge Cir	Date of Sale	10/18/2012
op o,	Birmingham AL 35242	Total Purchase Price	\$ \$168,667.00
		or Actual Value	\$
20121029000414170 3/3 Shelby Cnty Judge of Pt 10/29/2012 11:14:11 AM	\$22.00 robate, AL	or Assessor's Market Value	<u>\$</u>
		d on this form can be verified in the cumentary evidence is not require	
Bill of Sale	ne) (Necoldalion of do	Appraisal	July 1
Sales Contract		Other Foreclosure Sale	
Closing Stater	nent		
_	document presented for this form is not required	recordation contains all of the red	quired information referenced
		Instructions	
	d mailing address - proveir current mailing address	vide the name of the person or pess.	rsons conveying interest
Grantee's name are to property is being		vide the name of the person or pe	ersons to whom interest
Property address -	the physical address of	the property being conveyed, if a	vailable.
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.			
conveyed by the in	e property is not being so strument offered for rec or the assessor's curre	old, the true value of the property ord. This may be evidenced by a nt market value.	, both real and personal, being n appraisal conducted by a
		•	ate of fair 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			
•	of Alabama 1975 § 40-2		
accurate. I further	understand that any fals	pelief that the information contained se statements claimed on this form	ed in this document is true and may result in the imposition
or the penalty indic	cated in <u>Code of Alabam</u>		
Date 10-13)	Print (Quen/G	1/CZEvant
Unattested		Sign Mulu	
•	(verified by)	(Grantor/Grante	e Owner Agent) circle one Form RT-1