SEND TAX NOTICE TO: Federal Home Loan Mortgage Corporation c/o M & T Mortgage Corp. 1 Fountain Plaza Buffalo, NY 14203

Shelby Cnty Judge of Probate, AL

11/14/2012 11:06:35 AM FILED/CERT

STATE OF ALABAMA

SHELBY COUNTY

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 12th day of June, 2008, Chris Trower, A/K/A Christopher W. Trower and Krista L. Trower, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Countrywide Bank, FSB, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Inst. # 20080626000260790, said mortgage having subsequently been transferred and assigned to M&T Bank, by instrument recorded in Instrument Number 20120809000294310, 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 <u>Shelby County Reporter</u>, a newspaper of general circulation published in Shelby County, Alabama, in its issues of October 3, 2012, October 10, 2012, and October 17, 2012; and

WHEREAS, on November 5, 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, Aaron Nelson as member of AMN Auctioneering, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said M&T Bank; and

WHEREAS, Federal Home Loan Mortgage Corporation was the highest bidder and best bidder in the amount of One Hundred Ninety-Two Thousand Eight Hundred And 00/100 Dollars (\$192,800.00) on the indebtedness secured by said mortgage, the said M&T Bank, by and through Aaron Nelson as member of AMN Auctioneering, LLC as auctioneer conducting said sale for said Transferee, does hereby grant, bargain, sell and convey unto Federal Home Loan Mortgage Corporation all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 31, according to the Survey of Third Addition to Riverchase West, as recorded in Map Book 7, Page 139, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Federal Home Loan Mortgage Corporation 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.







20121114000436940 2/4 \$27.00 Shelby Cnty Judge of Probate, AL 11/14/2012 11:06:35 AM FILED/CERT

| IN WITNESS WHEREO | F, M&T Bank, has caused this instrument to be executed by and through | | | |
|--|---|--|--|--|
| Aaron Nelson as member of AN | MN Auctioneering, LLC, as auctioneer conducting said sale for said | | | |
| Transferee, and said Aaron Nels | on as member of AMN Auctioneering, LLC, as said auctioneer, has | | | |
| hereto set his/her hand and seal on this day of, 2012. | | | | |
| | | | | |
| | M&T Bank | | | |
| | By: AMN Auctioneering, LLC | | | |
| | Its: Auctioneer | | | |
| | By: Aaron Nelson, Member | | | |
| STATE OF ALABAMA) | | | | |
| JEFFERSON COUNTY) | | | | |

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Nelson, whose name as member of AMN Auctioneering, LLC acting in its 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, as such member and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said limited

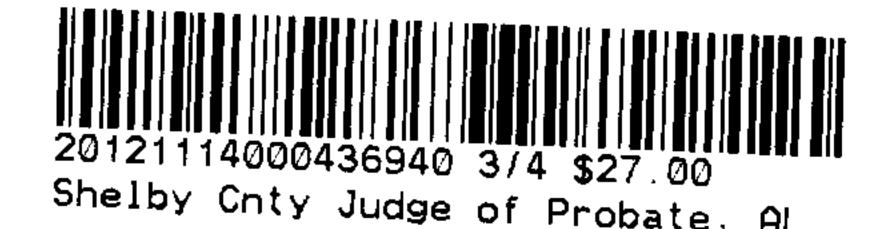
Notary Public My Commis**MYnCOMMISSION EXPIRES 08/31/2016**

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









Shelby Cnty Judge of Probate, AL 11/14/2012 11:06:35 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 | M&T Bank | Grantee's Name | Federal Home Loan Mortgag Corporation |
| Mailing Address | c/o <u>M & T Mortgage Corp.</u> 1 Fountain Plaza Buffalo, NY 14203 | Mailing Address | |
| Property Address | 728 Whippoorwill Dr Birmingham, AL 35244 | Date of Sale | 11/5/2012 |
| | | Total Purchase Price | \$ <u>192,800.00</u> |
| | | or Actual Value or | \$ |
| | | Assessor's Market Value | \$ |
| Bill of Sale Sales Contract Closing Statemer | → Ont cument presented for recordation | ppraisal ther Foreclosure Bid Price | ntion referenced above, the filing of |
| | | Inaturations | |
| Grantor's name and recurrent mailing address | _ | Instructions he of the person or persons convey | ing interest to property and their |
| Grantee's name and conveyed. | mailing address – provide the nar | ne of the person or persons to who | m interest to property is being |
| Property address – th | e physical address of the property | y being conveyed, if available. | |
| Date of Sale - the date | te on which interest to the propert | y was conveyed. | |
| Total purchase price instrument offered for | • | rchase of the property, both real an | d personal, being conveyed by the |
| | | value of the property, both real and by an appraisal conducted by a lice | d personal, being conveyed by the ensed appraiser or the assessor's |
| valuation, of the prope | erty as determined by the local of | ed, the current estimate of fair mark ficial charged with the responsibility ed pursuant to Code of Alabama 19 | y of valuing property for property tax |
| • | alse statements claimed on this fo | information contained in this docu orm may result in the imposition of | ment is true and accurate. I further the penalty indicated in Code of |
| Date | | Print Sheree Wilkerson, foreclo | sure specialist |
| Unattested | (verified by) | Sign | Owner (Agent) circle one |
| | | | |

20121114000436940 4/4 \$27.00 Shelby Cnty Judge of Probate, AL 11/14/2012 11:06:35 AM FILED/CERT