


THIS INSTRUMENT WAS PREPARED BY:

Phillip Jauregui, Esq. 
2110 Devereux Circle
Birmingham, AL 35243

SEND TAX NOTICES TO:

Ocwen Loan Servicing, LLC
1661 Worthington Road
Suite 100
West Palm Beach, FL 33409

GRANTOR

Richard Kater III
100 Wisteria Drive
Alabaster, AL 35007

GRANTEE

Ocwen Loan Servicing, LLC
1661 Worthington Road
Suite 100
West Palm Beach, FL 33409

Chemeka Kater
100 Wisteria Drive
Alabaster, AL 35007

Property Address: 100 Wisteria Drive, Alabaster, AL 35007
Purchase Price: \$298,427.93 ***Mortgagee credit***
Sale Date: November 1, 2012

STATE OF ALABAMA)
COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That where as heretofore on July 25, 2008, Chemeka Kater and Richard Kater III, executed a certain mortgage on the property hereinafter described to Mortgage Electronic Registration Systems Inc., as nominee for Taylor, Bean & Whitaker Mortgage Corp., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, at Instrument Number 20080730000306100; and subsequently transferred and assigned to Ocwen Loan Servicing, LLC, and said assignment being recorded in Instrument Number 20120822000313850; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 mortgagee or any person conducting said sale for the mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and Ocwen Loan Servicing, LLC 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 by publication in Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of October 10, 2012, October 17, 2012, October 24, 2012; and

WHEREAS, on November 1, 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 and properly conducted, and Scott Johnson did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott Johnson was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Ocwen Loan Servicing, LLC; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Ocwen Loan Servicing, LLC, in the amount of \$298,427.93, which sum of money Ocwen Loan Servicing, LLC offered to credit on the indebtedness secured by said mortgage, and the said Ocwen Loan Servicing, LLC, by and through Scott Johnson, as Auctioneer conducting said sale and as Attorney-in-Fact for Ocwen Loan Servicing, LLC, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Ocwen Loan Servicing, LLC,



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Shelby Cnty Judge of Probate, AL
11/30/2012 09:55:24 AM FILED/CERT

the following described property situated in Shelby County, Alabama, to-wit:

Lot 1, according to the survey of Wisteria, as recorded in Map Book 39, Page 23,
in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property to Ocwen Loan Servicing, LLC
and its successors and assigns; 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.

IN WITNESS WHEREOF, Ocwen Loan Servicing, LLC and Chemeka Kater and
Richard Kater III have caused this instrument to be executed by and through Scott Johnson, as
Auctioneer conducting said sale, and as their Attorney-in-Fact, and Scott Johnson, as Auctioneer
conducting said sale on November 1, 2012.

Ocwen Loan Servicing, LLC

By: [Signature]
Scott Johnson, Attorney-in-Fact

Chemeka Kater and Richard Kater III

By: [Signature]
Scott Johnson, The person acting as Auctioneer and
conducting the sale as its Attorney-in-Fact

By: [Signature]
Scott Johnson, As the Auctioneer and person making said
sale

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said County and in said State, do
hereby certify that Scott Johnson, whose name as Attorney-in-Fact for Chemeka Kater and
Richard Kater III, and whose name as Attorney-in-Fact and agent for Ocwen Loan Servicing,
LLC; and whose name as Auctioneer and person making said sale, 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 and
agent, and as such Auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, on this 14th day of November, 2012.



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Deisa R. White

Notary Public in and for the State of Alabama,
at Large

My Commission Expires: 1-22-2014



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