

**MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA  
COUNTY OF SHELBY

)  
)

Mirella Ruelas

KNOW ALL MEN BY THESE PRESENTS: That Mirella Ruelas, an unmarried woman did, on to-wit, the December 15, 2004, execute a mortgage to Cendant Mortgage Corporation, which mortgage is recorded in Instrument # at 20041222000697440 on December 22, 2004, in the Office of the Judge of Probate of Shelby County, Alabama, and secured indebtedness having been transferred or assigned to J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer as reflected by instrument recorded in Instrument#, 20121113000436050 of the same Office.

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer 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, a newspaper of general circulation published in Shelby County, Alabama, in its issues of November 21 and 28, 2012 and December 5, 2012; and

WHEREAS, on the December 11, 2012, the day on which the foreclosure sale was due to be held under the terms of said notice, at 11:04 o'clock a.m/p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse 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 J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer, in the amount of Eighty-Two Thousand Two Hundred Sixty-Five Dollars and Nineteen Cents (\$82,265.19), which sum the said J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer.

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, 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; and

NOW, THEREFORE, in consideration of the premises and of Eighty-Two Thousand Two Hundred Sixty-Five Dollars and Nineteen Cents (\$82,265.19), cash, the said Mirella Ruelas, an unmarried woman, acting by and through the said J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer, by Jimmie Raye Newman, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer, by Jimmie

Raye Newman, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Jimmie Raye Newman, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 8, according to the Survey of Hunter's Glen, as recorded in Map Book 6, Page 49, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property, 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 any taxes which may be due.



IN WITNESS WHEREOF, the said J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer, has caused this instrument to be executed by Jimmie Raye Newman, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said Jimmie Raye Newman, has executed this instrument in his capacity as such auctioneer on this the December 11, 2012.

Mirella Ruelas, an unmarried woman  
Mortgagors

J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through  
Certificates, U.S. Bank National Association, as Trustee, successor in  
interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage  
Corporation as Servicer  
Mortgagee or Transferee of Mortgagee

By Jimmie Raye Newman  
Jimmie Raye Newman, as Auctioneer and the person conducting said  
sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Jimmie Raye Newman, 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, in his 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 that bears that same date.

Given under my hand and official seal this December 11, 2012.

Dorothy M. Velch  
NOTARY PUBLIC

MY COMMISSION EXPIRES: 6-28-14

Instrument prepared by:  
KATHERINE JOANN BEGOR  
SHAPIRO AND INGLE, L.L.C.  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216  
12-002547

GRANTEE'S ADDRESS  
PHH Mortgage Corporation  
2001 Bishops Gate Blvd.  
Attn: Mail Stop SV-01  
Mount Laurel, New Jersey 08054



Dorothy M. Velch  
Notary Public  
State of Alabama  
Alabama State at Large



20121211000473860 3/5 \$30.00  
Shelby Cnty Judge of Probate, AL  
12/11/2012 11:25:58 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 Mirella Ruelas, an unmarried woman

Grantee's Name J.P. Morgan Mortgage Trust 2005-A2, Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, by PHH Mortgage Corporation as Servicer  
Mailing Address 2001 Bishops Gate Blvd.  
Attn: Mail Stop SV-01  
Mount Laurel, New Jersey  
08054

Mailing Address

Mailing Address

Property Address 8 Hunters Trace  
Pelham, AL 35124

Date of Sale December 11,  
2012

Total Purchase Price \$ 82,265.19

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

☒ Other Notice of Sale

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.

  
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Shelby Cnty Judge of Probate, AL  
12/11/2012 11:25:58 AM FILED/CERT



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 of 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 12.11.12

Print Jimmie R. Newman

       Unattested

Sign Jimmie R. Newman  
(Grantor/Grantee/Owner/Agent) circle one

(verified by)

Form RT - 1



20121211000473860 5/5 \$30.00  
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