## 20130225000079180 1/3 \$24.00 Shelby Cnty Judge of Probate, AL 02/25/2013 02:06:52 PM FILED/CERT

#### STATE OF ALABAMA

#### FORECLOSURE DEED

### **COUNTY OF SHELBY**

KNOW ALL PERSONS BY THESE PRESENTS: That Richard Harper and Debbie Harper, joint tenants, did, on to-wit, April 24th, 2009, execute a mortgage to Buckhead Mortgage Associates, Inc., which mortgage is recorded in Instrument No. 20090612000177610, 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. 20120425000143030 of 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. 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 January 23, 2013, January 30, 2013 and February 6, 2013; and

WHEREAS, on February 19th, 2013, 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. 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. in the amount of ONE HUNDRED FORTY-NINE THOUSAND, EIGHT HUNDRED SIXTY-NINE and 93/100ths (\$149,869.93) DOLLARS, which sum the said BANK OF AMERICA, N.A. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said BANK OF AMERICA, N.A.; 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-NINE THOUSAND, EIGHT HUNDRED SIXTY-NINE and 93/100ths (\$149,869.93) DOLLARS, on the indebtedness secured by said mortgage, the said Richard Harper and Debbie Harper, acting by and through the said BANK OF AMERICA, N.A. 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. by 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., the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 573, according to the survey of Waterford Highlands, Sector 4, Phase I, as recorded in Map Book 34, Page 73 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD THE above-described property unto the said BANK OF AMERICA, N.A. 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. has caused this 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 19th day of February, 2013.

## Richard Harper and Debbie Harper Mortgagors

Ву:	BANK OF AMERICA, N.A.			
•	Mortgagee or Transferee of Mortgagee			
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MUXUMAs Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

BANK OF AMERICA, N.A. Mortgagee or Transferee of Mortgagee

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

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

# STATE OF ALABAMA COUNTY OF CILLINAN

By:

By:

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

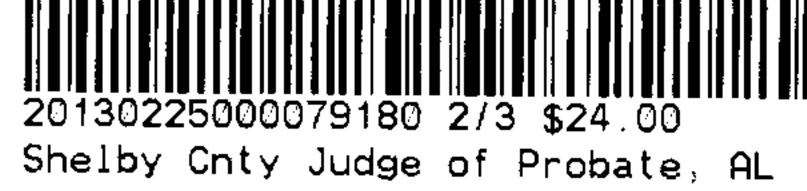
Given under my hand and official seal this the 19th day of February, 2013.

Muloay Dall NOTARY PUBLIC

MY COMMISSION EXPIRES 7 3 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



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### Real Estate Sales Validation Form

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

Grantor's Name	Richard Harper 626 Waterford Lane		Bank of AMerica, NA 7105 Corporate Drive		
Mailing Address	Calera, AL 35040		Plano, TX 75024		
			2/40/42		
Property Address	626 Waterford Lane	Date of Sale			
	Calera, AL 35040	_ Total Purchase Price or	<b>Ф</b> 149,009.93		
		_ Actual Value	\$		
		or			
		Assessor's Market Value	\$		
The purchase price	e or actual value claimed or	this form can be verified in the	ne following documentary		
-		nentary evidence is not requir			
☐ Bill of Sale		Appraisal			
Sales Contrac		✓ Other FC Bid Price			
Closing Stater	nent				
	•	ordation contains all of the re	quired information referenced		
above, the filing of	this form is not required.				
		Instructions			
	_	the name of the person or pe	ersons conveying interest		
to property and the	eir current mailing address.				
Grantee's name ar	nd mailing address - provide	the name of the person or pe	ersons to whom interest		
to property is being	g conveyed.				
Property address - the physical address of the property being conveyed, if available.					
Date of Sale - the	date on which interest to the	e property was conveyed.			
•	ce - the total amount paid for the instrument offered for the	r the purchase of the property ecord.	y, both real and personal,		
Actual value - if the	e 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 m	arket value.			
If no proof is provid	ded and the value must be	determined, the current estimate	ate 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	of Alabama 1975 § 40-22-1	(h).			
I attest, to the best	of my knowledge and belie	f that the information contained	ed in this document is true and		
			may result in the imposition		
of the penalty indic	cated in <u>Code of Alabama 1</u>	975 § 40-2211 (h).			
Date 3 0 3		Print	ARX /		
Unattested		Sign///////	0 ///		
	(verified by)		e/Owner/Agent) circle one		
	CONCLORATION OF CHARGOSTS	Print Form	Form RT-1		

