


STATE OF ALABAMA

COUNTY OF SHELBY

  
20140221000047710 1/5 \$32.00  
Shelby Cnty Judge of Probate, AL  
02/21/2014 10:25:54 AM FILED/CERT

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, that Robert Emrick, unmarried, and Karen R. Emrick, unmarried, hereinafter called the Grantors, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) cash and other good and valuable considerations to said Grantors in hand paid by BANK OF AMERICA, N.A., hereinafter called the Grantee, receipt of which is hereby acknowledged, and in further consideration of the agreement by the Grantee (as evidenced by Grantee's signature hereon) to accept conveyance of the real property described in a certain mortgage dated May 27, 2009, and recorded in Instrument No. 20090611000223680 to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Walker Jackson Mortgage Corporation; said mortgage being lastly assigned to Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP, by instrument recorded in Instrument No. 20120628000228280, in the office of the Judge of Probate of SHELBY County, Alabama, in lieu of foreclosure of said mortgage, and to waive any claim for deficiency as to the unpaid balance of the indebtedness evidenced by promissory note and secured by said mortgage, and to consider the promissory note representing said indebtedness as being discharged and satisfied by the execution and delivery of this instrument, and the acceptance thereof, do hereby (subject to the matters hereinafter set out) GRANT, BARGAIN, SELL and CONVEY unto said Grantee, all that certain real property in SHELBY County, Alabama described as follows, to-wit:

Lot 28, Block 9, according to the Amended Map of Bermuda Lake Estates, Second Sector, recorded in Map Book 10, Page 88 in the Probate Office of Shelby County, Alabama.

TOGETHER WITH ALL AND SINGULAR the rights, members, privileges, hereditaments and appurtenances thereunto belonging or in anywise appertaining.

TO HAVE AND TO HOLD unto the said Grantee, its heirs and assigns, FOREVER.

The conveyance of the above described property and all covenants and warranties of the Grantors hereunder (whether express, implied or statutory) are made subject to the following:

1. Lien of taxes hereafter falling due.
2. The conditions, covenants, reservations, restrictions, limitations, exceptions and easements applicable to the above described property contained and referred to in instruments recorded in said records, or on plat recorded in said records.
3. Any claim which might arise as the result of any discrepancy between the actual and record lengths and/or bearings of the property lines, from any fence which may not coincide with the lot lines, or from any overlaps or encroachments, if any.

RECORDING REFERENCES HEREIN REFER TO THE RECORDS IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

And, except as provided above, the Grantors, for themselves, their heirs and personal representatives, hereby covenant to and with the said Grantee, its heirs and assigns, that Grantors are seized of an indefeasible estate in fee simple in and to said property; that they are in peaceful possession thereof, and have a perfect right to sell and convey the same; that the same is free from all encumbrances, and that they will forever warrant and defend the title to and possession of said property unto the said Grantee, its heirs and assigns, against the lawful claims of all persons, whomsoever.



IN WITNESS WHEREOF, the Grantors have hereunto set their hands and seals this 28 day of Oct 2013,  
2013.

Grantors:

[Signature]  
Robert Emrick

[Signature]  
Karen R. Emrick

GRANTEE:

[Signature] (SEAL)  
BANK OF AMERICA, N.A.

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said County in said State, hereby certify that Robert Emrick, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 28 day of October, 2013.

[Signature]  
NOTARY PUBLIC  
My commission expires: April 22, 2014  
[AFFIX SEAL]



STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said County in said State, hereby certify that Karen R. Emrick, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 28 day of October, 2013.

[Signature]  
NOTARY PUBLIC  
My commission expires: April 22, 2014  
[AFFIX SEAL]



STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

I, the undersigned Notary Public in and for said County in said State, hereby certify that \_\_\_\_\_, whose name as \_\_\_\_\_, of BANK OF AMERICA, N.A., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said national association in its capacity.

Given under my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 2013.

\_\_\_\_\_  
NOTARY PUBLIC  
My commission expires: \_\_\_\_\_  
[AFFIX SEAL]

This instrument prepared by:  
Goodman G. Ledyard  
Pierce Ledyard, P.C.  
P.O. Box 161389  
Mobile, AL 36616  
(251) 338-1300

GRANTEE'S ADDRESS:

7105 Corporate Dr.  
Plano, TX 75024



20140221000047710 2/5 \$32.00  
Shelby Cnty Judge of Probate, AL  
02/21/2014 10:25:54 AM FILED/CERT



IN WITNESS WHEREOF, the Grantors have hereunto set their hands and seals this 28 day of Oct 2013,  
2013.

Grantors:

[Signature]  
Robert Emrick

[Signature]  
Karen R. Emrick

GRANTEE:

[Signature] (SEAL)  
BANK OF AMERICA, N.A.  
Scott Bartel  
Assistant Vice President

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said County in said State, hereby certify that Robert Emrick, whose name 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 executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 28 day of October, 2013.

[Signature]  
NOTARY PUBLIC  
My commission expires April 22, 2014  
[AFFIX SEAL]

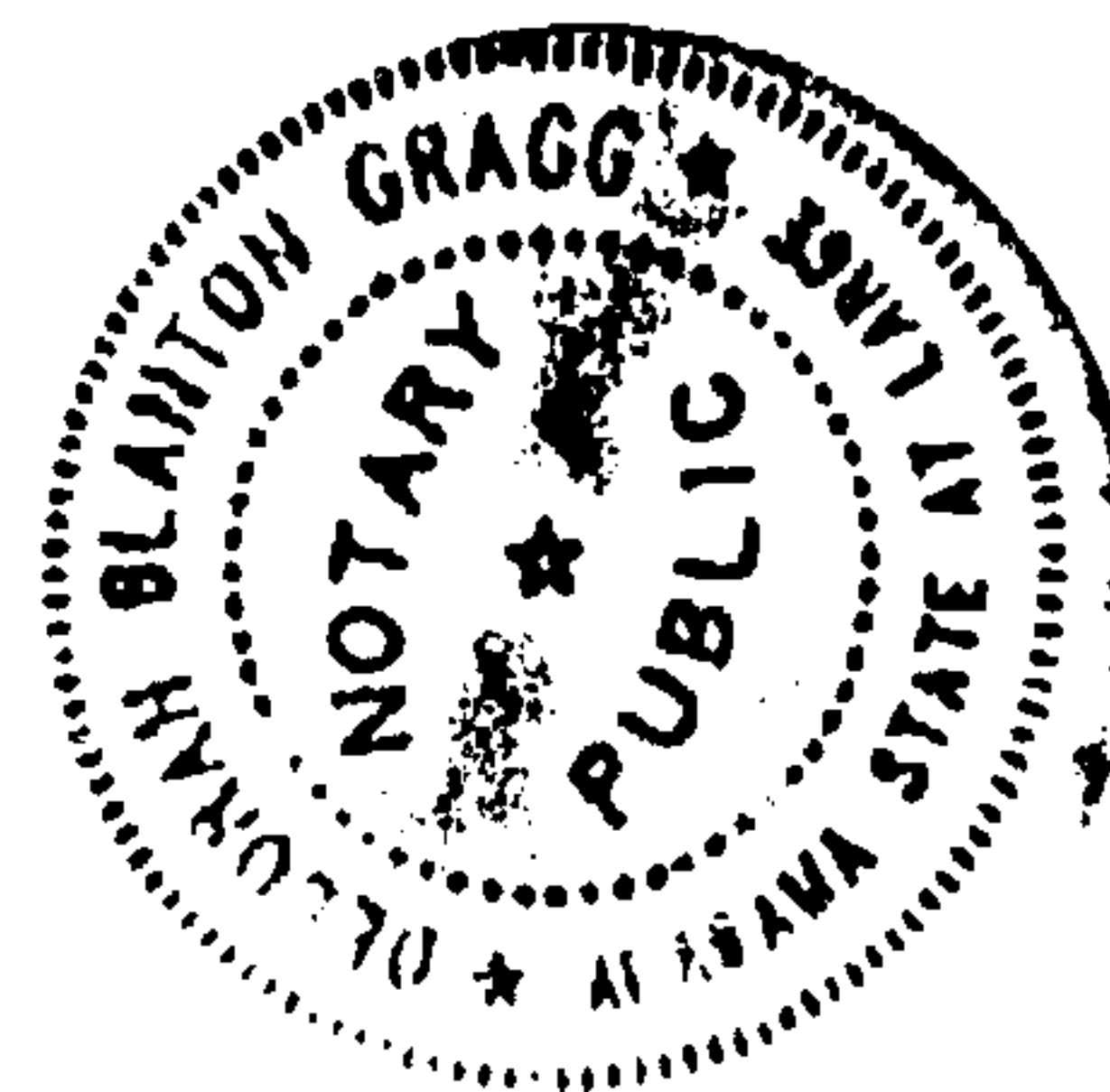


STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said County in said State, hereby certify that Karen R. Emrick, whose name 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, she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this 28 day of October, 2013.

[Signature]  
NOTARY PUBLIC  
My commission expires April 22, 2014  
[AFFIX SEAL]



STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

I, the undersigned Notary Public in and for said County in said State, hereby certify that \_\_\_\_\_, whose name as \_\_\_\_\_, of BANK OF AMERICA, N.A., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said national association in its capacity.

Given under my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 2013.

NOTARY PUBLIC  
My commission expires: \_\_\_\_\_

[AFFIX SEAL]

See Attached Acknowledgment

This instrument prepared by:  
Goodman G. Ledyard  
Pierce Ledyard, P.C.  
P.O. Box 161389  
Mobile, AL 36616  
(251) 338-1300

GRANTEE'S ADDRESS:

7105 Corporate Dr.  
Plano, TX 75024

## ACKNOWLEDGMENT

State of California  
County of Los Angeles

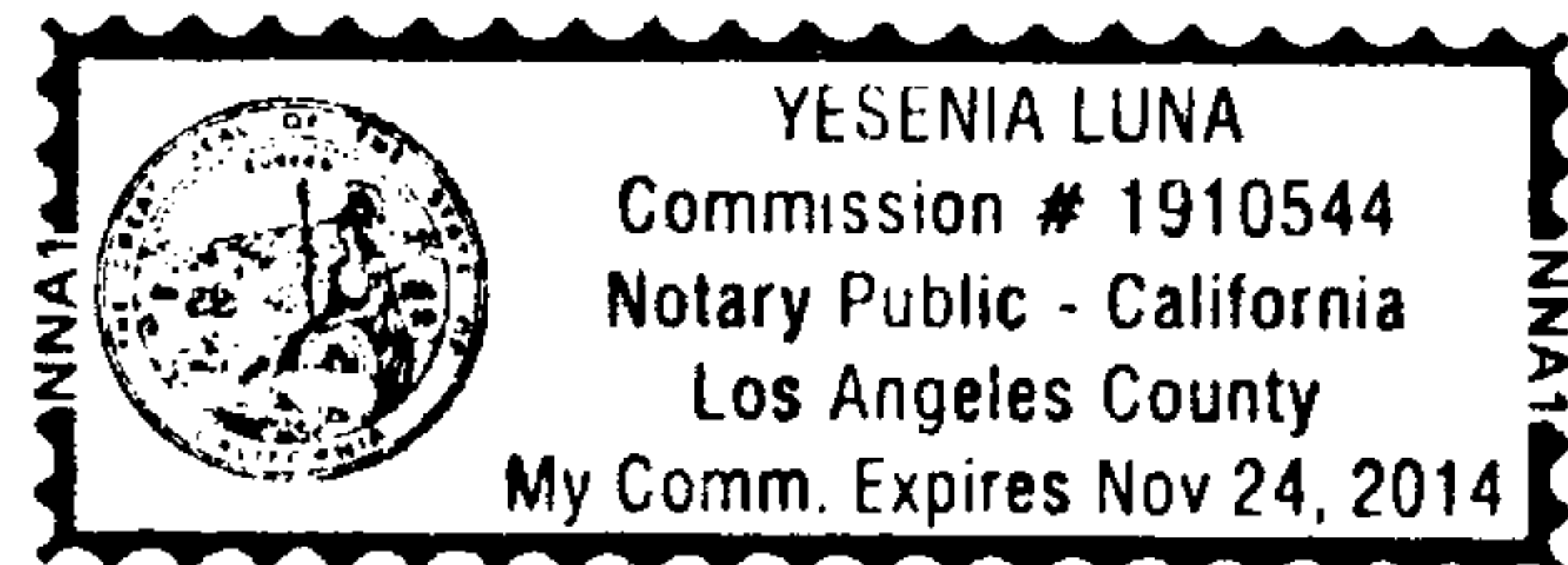
On January 6, 2014 before me, Yesenia Luna, Notary Public  
(insert name and title of the officer)

personally appeared Scott Bartel,  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/~~she~~/they executed the same in  
his/~~her~~/their authorized capacity(~~ies~~), and that by his/~~her~~/their signature(s) on the instrument the  
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



Deed in Lieu of Foreclosure -2652



# Real Estate Sales Validation Form

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

Grantor's Name Robert + Karen Emrick  
Mailing Address 212 Dolphin Cir.  
Alabaster, AL  
35007


Grantee's Name Bank of America  
Mailing Address 1105 Corporate Dr.  
Plano, TX  
75024

Property Address Same as above

Date of Sale 10/28/13  
Total Purchase Price \$ \_\_\_\_\_

or  
Actual Value \$ \_\_\_\_\_

or  
Assessor's Market Value \$ 97,150<sup>00</sup>

  
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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

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.

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 or 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 2/14/14

Print

Sign

Unattested

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Form RT-1