

**THIS INSTRUMENT PREPARED BY :**

Karen Maxcy  
RCO Legal, P.C.  
1587 Northeast Expressway  
Atlanta, Georgia 30329

**RETURN TO:**

RCO Legal, P.C.  
1587 Northeast Expressway  
Atlanta, Georgia 30329

**20141006000311960**  
**10/06/2014 08:43:32 AM**  
**FCDEEDS 1/3**

STATE OF ALABAMA  
COUNTY OF SHELBY

**MORTGAGE FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on December 29, 2006, Howard G Dunnam Sr. and Mary Ann Dunnam, husband and wife, **Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for America's Wholesale Lender**, party of the second part which said mortgage is recorded in Instrument No. 20070105000006740, in the Office of the Judge of Probate of Shelby County, Alabama. Which said Mortgage was last sold, assigned and transferred to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-J1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1 in Instrument 20140217000043230 ; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-J1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1 did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided 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 in Shelby County, Alabama, in its issues of 3/26/2014 4/2/2014 4/9/2014 4/30/2014; and

WHEREAS, on May 22, 2014, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-J1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1, in the amount of **\$867,000.00**; and said property was thereupon sold to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-J1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1; and

WHEREAS, Reed Hudson conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.  
File No.: 87149 10.11.12 Foreclosure Deed

NOW, THEREFORE, in consideration of the premises and \$867,000.00, on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-J1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

LOT 2, BLOCK 2, ACCORDING TO THE SURVEY OF HAVENWOOD PARK, SECOND SECTOR AS RECORDED IN MAP BOOK 10, PAGE 47 A & B, SHELBY COUNTY, ALABAMA RECORDS.

TO HAVE AND TO HOLD the above described property unto THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-J1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1, 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; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF Howard G Dunnam Sr. and Mary Ann Dunnam, husband and wife and THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-J1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1, Inc. have set their hands and seals by their said attorney-in-fact and auctioneer at said sale.

BY:

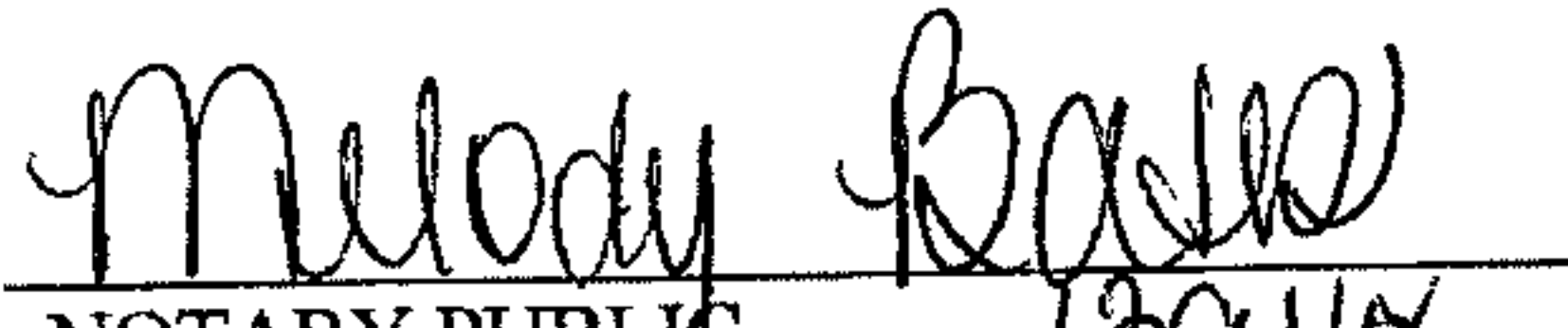


AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Reed Hudson 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, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 24 day of September, 20 14.

  
NOTARY PUBLIC  
My Commission Expires: 7/29/15



Grantee Name / Send tax notice to:  
ATTN:

Residential Credit Solutions, Inc.

C/O THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE  
CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-J1 MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2007-J1

4282 North Freeway  
Fort Worth, TX 76137

File No.: 87149 10.11.12 Foreclosure Deed

20141006000311960 10/06/2014 08:43:32 AM FCDEEDS 2/3



# Real Estate Sales Validation Form

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

Grantor's Name Howard and Mary Dunnam  
Mailing Address \_\_\_\_\_  
\_\_\_\_\_

Grantee's Name The Bank of New York Mellon  
Mailing Address 4282 North Freeway  
Fort Worth TX 76137

Property Address 476 HILLANDELL DR  
Birmingham AL 35244

Date of Sale 05/22/2014  
Total Purchase Price \$ 867,000.00

20141006000311960 10/06/2014  
08:43:32 AM FCDEEDS 3/3

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 ☐ Appraisal  
☐ Sales Contract ☒ Other Foreclosure Sale  
☐ Closing Statement

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 10/6/14

Print Derrien Jones

Unattested

Sign \_\_\_\_\_

(verified by)

(Grantor/Grantee/Owner/Agent) circle one



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
10/06/2014 08:43:32 AM  
\$22.00 CHERRY  
20141006000311960

Print Form

Form RT-1