

**THIS INSTRUMENT WAS PREPARED BY:**

Jason Tingle, Esq.  
2110 Devereux Circle  
Birmingham, AL 35243

**SEND TAX NOTICES TO:**

Christiana Trust, a division of  
Wilmington Savings Fund Society,  
FSB, not in its individual capacity  
but as Trustee of ARLP Trust 4  
1661 Worthington Road  
Suite 100  
West Palm Beach, FL 33409

**GRANTOR**

Michael Cochran  
229 BRANDY LANE  
HARPERSVILLE, AL 35078

**GRANTEE**


Christiana Trust, a division of  
Wilmington Savings Fund Society,  
FSB, not in its individual capacity  
but as Trustee of ARLP Trust 4  
1661 Worthington Road  
Suite 100  
West Palm Beach, FL 33409

Property Address: 229 BRANDY LANE, HARPERSVILLE, AL 35078

Purchase Price: \$117,754.47 \*\*\*Mortgagee credit\*\*\*

Sale Date: November 4, 2014

STATE OF ALABAMA )  
COUNTY OF SHELBY )

  
20150219000052800 1/4 \$29.00  
Shelby Cnty Judge of Probate, AL  
02/19/2015 11:15:24 AM FILED/CERT

**FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on May 20, 2005, Michael Cochran, an unmarried man, executed a certain mortgage on the property hereinafter described to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, a Division of Treasury Bank, N.A, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, at Instrument number, 20050610000284040; and subsequently transferred and assigned to Bank of America, N.A, and said assignment being recorded in Instrument Number, 20120724000264800; and subsequently transferred and assigned to Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4, and said assignment being recorded in Instrument Number, 20140530000163340; 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 Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4 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 8, 2014, October 15, 2014, October 22, 2014; and

WHEREAS, on November 4, 2014, 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 Cari McKinney 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, Cari McKinney was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4; and




WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4, in the amount of \$117,754.47, which sum of money Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4 offered to credit on the indebtedness secured by said mortgage, and the said Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4, by and through Cari McKinney, as Auctioneer conducting said sale and as Attorney-in-Fact for Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4 does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4, the following described property situated in Shelby County, Alabama, to-wit:

LOT 8, ACCORDING TO THE SURVEY OF CLEARVIEW ESTATES, FIRST SECTOR, IN MAP BOOK 12, PAGE 31 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA: BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD the above described property to Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4 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, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4 and Michael Cochran have caused this instrument to be executed by and through Cari McKinney, as Auctioneer conducting said sale, and as their Attorney-in-Fact, and Cari McKinney, as Auctioneer conducting said sale on November 4, 2014.

  
20150219000052800 3/4 \$29.00  
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Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4

By: Cari McKinney  
Cari McKinney, Attorney-in-Fact

Michael Cochran

By: Cari McKinney  
Cari McKinney, The person acting as Auctioneer and conducting the sale as its Attorney-in-Fact

By: Cari McKinney  
Cari McKinney, 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 Cari McKinney, whose name as Attorney-in-Fact for Michael Cochran, and whose name as Attorney-in-Fact and agent for Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity but as Trustee of ARLP Trust 4; 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 12<sup>th</sup> day of February, 2015.

Dorothy M. Veitch

Notary Public

My Commission Expires: 6-28-18



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



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