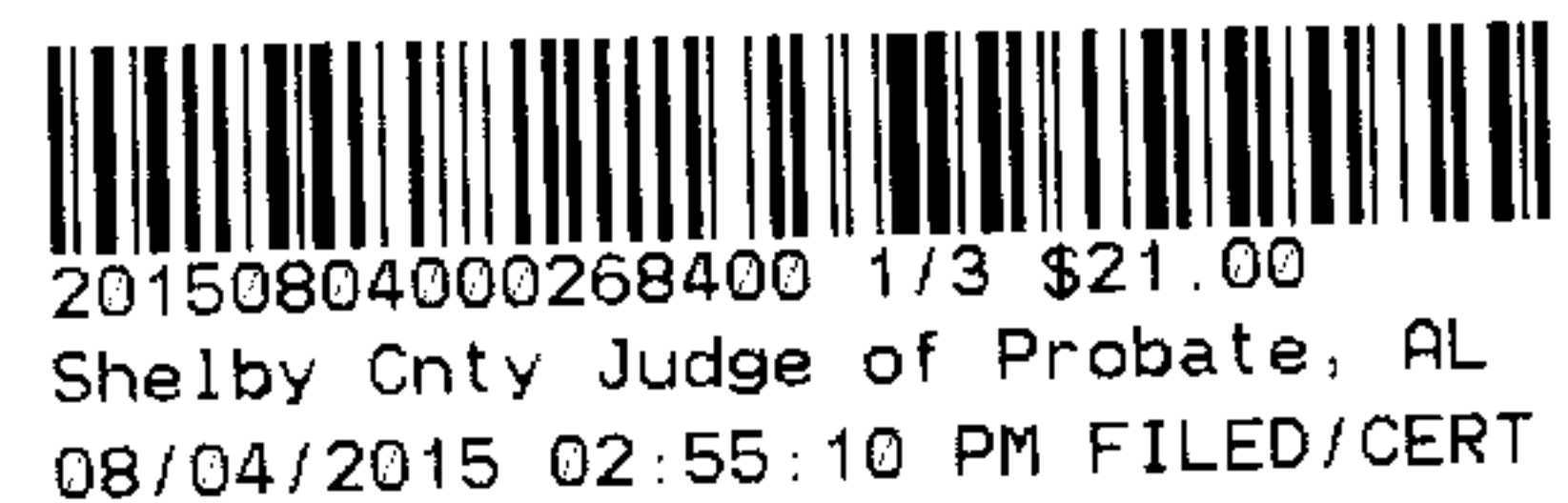


STATE OF ALABAMA)

COUNTY OF SHELBY)



FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that, whereas, heretofore on November 29, 2007, to-wit: Kenneth B. Duncan, Jr. and Allyson P. Duncan, husband and wife, executed a mortgage to JPMorgan Chase Bank, N. A., herein called the Mortgagee, which said mortgage was recorded on February 7, 2008, in Instrument No. 20080207000051070, Probate Records of Shelby County, Alabama, which conveyed the property hereinafter described to secure the indebtedness evidenced by a note, payable in installments, therein described; and

WHEREAS, the said mortgage provides that if said indebtedness or any part thereof should remain unpaid at maturity, then the whole of indebtedness shall at once become due and payable and said mortgage be subject to foreclosure, and further provides that in the event of any such default the Mortgagee or its assigns shall have the authority to sell said property before the Courthouse door in the City of Columbiana, County of Shelby, State of Alabama, at public outcry for cash after first giving notice by publication once a week for three successive weeks of the time, place and terms of said sale in some newspaper of general circulation published in Shelby County, Alabama, and further provides that in the event of any such sale the person conducting such sale shall have power and authority to execute a deed to the purchaser of said property at such sale, and further provides that the Mortgagee or its assigns may bid and become the purchaser at such sale of the property therein; and

WHEREAS, parts of said indebtedness remained unpaid at the respective maturities thereof, and the whole of said indebtedness thereupon became due and payable, and default was made in payment thereof, and thereafter notice was published in The Shelby County Reporter, a newspaper of general circulation and published in Shelby County, Alabama, on June 24, 2015, July 1, 2015, and July 8, 2015, that the hereinafter described property would be sold before the of the Shelby County Courthouse at Columbiana, Alabama, at public outcry to the highest bidder for cash, within the legal hours of sale on August 4, 2015, and

WHEREAS, the said sale was held at the time and place stated in said notice, in strict conformity with the powers of sale contained in the said mortgage, at which sale Secretary of Veterans Affairs, an Officer of the United States of America, became the purchaser of the hereinafter described property at and for the sum of \$297,675.00, cash, which was the highest, best, and last bid therefore; and

WHEREAS, the undersigned, Danielle Bowling, conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by JPMorgan Chase Bank, National Association;

NOW THEREFORE, IN consideration of the premises Kenneth B. Duncan, Jr. and Allyson P. Duncan, husband and wife and JPMorgan Chase Bank, National Association, 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 said Secretary of Veterans Affairs, an Officer of the United States of America the following described real property situated in Shelby County, Alabama, at 2032 Grove Park Way, Birmingham, AL 35242, but in the event of a discrepancy, the legal description shall control to-wit:

The land referred to herein below is situated in the County of Shelby, State of Alabama, and is described as follows:

Lot 1154, according to the Map of Highland Lakes, 11th Sector, an Eddleman Community, as recorded in Map Book 27, Page 84 A, B, C, and D, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Together with nonexclusive easement to use the private roadways, common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument No. 1994-07111 and amended in Instrument No. 1996-17543 and amended in Instrument No. 1993-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 11th Sector, recorded as Instrument No. 2000-41316 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

TO HAVE AND TO HOLD unto Secretary of Veterans Affairs, an Officer of the United States of America, its successors and assigns forever, as fully and completely in all respects as the same could or ought to be conveyed to the said Secretary of Veterans Affairs, an Officer of the United States of America, under and by virtue of the power and authority contained in the aforesaid mortgage. 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, also subject to prior liens, ad valorem taxes, easements and restrictions of record.

IN WITNESS WHEREOF, the said Kenneth B. Duncan, Jr. and Allyson P. Duncan, husband and wife, and JPMorgan Chase Bank, National Association, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the day and year first above written.

Kenneth B. Duncan, Jr. and Allyson P. Duncan, husband and wife and JPMorgan Chase Bank, National Association

BY: *Danielle Bowling*
Danielle Bowling
As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA

COUNTY OF *Shelby*

I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that Danielle Bowling whose name as attorney-in-fact and auctioneer for Kenneth B. Duncan, Jr. and Allyson P. Duncan, husband and wife, and JPMorgan Chase Bank, National Association, 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this *4th* day of *Aug*, 2015.

Heborah L. Hester
Notary Public
My Commission Expires: *3-28-16*

THIS INSTRUMENT PREPARED BY:
ROBERT J. WERMUTH/cjs
Stephens Millirons, P.C.
P.O. Box 307
Huntsville, Alabama 35804

Grantees Address:
Dept. of Veterans Affairs
St. Petersburg Regional Loan Center
P.O. Box 1437
St. Petersburg, FL 33731

Grantors Address:
2032 Grove Park Way
Birmingham, AL 35242

Real Estate Sales Validation Form

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

Grantor's Name	Kenneth (Jr.) & Allyson Duncan	Grantee's Name	Secretary of VA Affairs
Mailing Address	2032 Grove Park Way Birmingham, AL 35242	Mailing Address	St. Petersburg Regional Loan Center P. O. Box 1437 St. Petersburg, FL 33731
Property Address	2032 Grove Park Way Birmingham, AL 35242	Date of Sale	8/4/2015
		Total Purchase Price \$	
		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)

<input type="checkbox"/> Bill of Sale	<input type="checkbox"/> Appraisal
<input type="checkbox"/> Sales Contract	<input checked="" type="checkbox"/> Other Bid @ Sale: \$297,675.00
<input type="checkbox"/> 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	_____	Print	Danielle Bowling
Unattested	_____	Sign	Danielle Bowling
	(verified by)		(Grantor/Grantee/Owner/Agent) circle one

Print Form

Form RT-1