



Bk: 45457 Pg: 153
Page: 1 of 5 02/12/2010 12:45 PM WD

FORECLOSURE DEED

Bank of America N.A., having its usual place of business at 190 Queen Anne Avenue North, Suite, Seattle, WA, 98109.

the present holder of a mortgage

from Ruth B. Munhall
to BNY Mortgage Company LLC
dated October 9, 2003

recorded with the Worcester County (Worcester District) Registry of Deeds at Book 32046, Page 303, by the power conferred by said mortgage and by every other power, for TWO HUNDRED SEVENTY-TWO THOUSAND THREE HUNDRED FIFTY-SEVEN DOLLARS AND 19/100 (\$272,357.19) paid, grants to Federal National Mortgage Association, P.O Box 650043, Dallas, TX 75265-0043 the premises conveyed by said mortgage.


This conveyance is exempt from the Massachusetts Deed Excise, M.G.L.C. 64D Section 1, pursuant to Massachusetts Department of Revenue Directive 91-2 (Sept. 19, 1991), and pursuant to 12 United States Code Sections 1452, 1723a, or 1835.

Executed as a sealed instrument this 5th day of February, 2010.

See Power of Attorney recorded herewith,

Book 45457-148

Bank of America N.A.
By Orlans Moran, PLLC
Its Attorney-in-fact

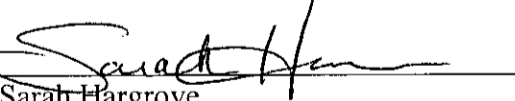
By: 
Sarah Hargrove,
Authorized Signatory, Real Property

For signatory authority, see Delegation of Authority and Appointment registered with the Suffolk County Registry of Deeds as Document Number 771045

Affidavit

Orlans Moran PLLC, under the pains and penalties of perjury on oath deposes and says that it does not have knowledge of revocation or termination of the Power of Attorney by the principal or by termination of the existence of the principal.

Orlans Moran PLLC

By: 
Sarah Hargrove,
Authorized Signatory, Real Property

Return to:
Orlans Moran PLLC
P.O. Box 5041
Troy, MI 48007-5041
File Number: 498.0011

RE: 8 Emerson Street, Mendon, MA 01756

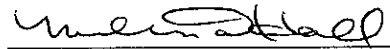
5

STATE OF MICHIGAN

OAKLAND, SS

FEBRUARY 5, 2010

On this 5th day of February, 2010, before me, the undersigned notary public, personally appeared Sarah Hargrove, Authorized Signatory, Real Property, of Orlans Moran PLLC, as attorney-in-fact for Bank of America N.A., proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he/she signed it voluntarily for its stated purpose.



Melissa Hall, Notary Public
My Commission Expires: 10/15/2012

MELISSA HALL
Notary Public, State of Michigan
County of Macomb
My Commission Expires Oct. 15, 2012
Acting in the County of Oakland

RE: 8 Emerson Street, Mendon, MA 01756

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RE: 8 Emerson Street, Mendon, MA 01756

Mortgagee's Affidavit

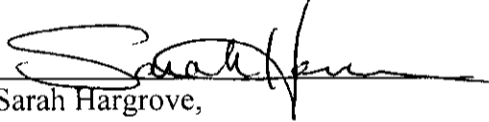
I, Sarah Hargrove, Authorized Signatory, Real Property of Orlans Moran PLLC under Power of Attorney for Bank of America N.A., ("Lender") named in the foregoing deed, make oath and say that the principal, interest and other obligations mentioned in mortgage from above referred to were not paid or tendered or performed when due or prior to the sale, and that I caused to be published on the 5th day of January, 2010, on the 12th day of January, 2010 and on the 19th day of January, 2010, in the Milford Daily News a newspaper published or by its title page purporting to be published in Milford and circulated in Mendon, a copy of which is attached hereto as Exhibit A.

I also have complied with Chapter 244, Section 14 of Massachusetts General Laws, as amended, by mailing the required notices by certified mail, return receipt requested, X (if checked) I also gave the Internal Revenue Service notice by mailing Notice of Sale pursuant to Section 7425(c) of the Internal Revenue Code.

Pursuant to said notice at the time and place therein appointed,

The Lender sold the mortgaged premises at public auction by Terryanne St. Pierre, a licensed auctioneer, of Tache Auctions & Sales Inc. to Bank of America N.A., for TWO HUNDRED SEVENTY-TWO THOUSAND THREE HUNDRED FIFTY-SEVEN DOLLARS AND 19/100 (\$272,357.19), being the highest bid made therefore at said auction.

Said bid was then assigned to Federal National Mortgage Association as evidenced by Assignment of Bid recorded herewith as Exhibit B.

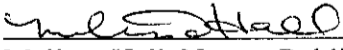

Sarah Hargrove,
Authorized Signatory, Real Property of
Orlans Moran, PLLC, attorney-in-fact for
Bank of America N.A.

STATE OF MICHIGAN

OAKLAND, SS

FEBRUARY 5, 2010

On 5th day of February, 2010, before me, the undersigned notary public, personally appeared Sarah Hargrove, Authorized Signatory, Real Property, of Orlans Moran PLLC, as attorney-in-fact for Bank of America N.A., proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person(s) whose name(s) is on the preceding or attached document, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of their knowledge and belief.


Melissa Hall, Notary Public
My Commission Expires: 10/15/2012

MELISSA HALL
Notary Public, State of Michigan
County of Macomb
My Commission Expires Oct. 15, 2012
Acting in the County of Oakland

Return to:
Orlans Moran PLLC
P.O. Box 5041
Troy, MI 48007-5041
File Number: 498.0011

EXHIBIT "A"

ATTACHED TO AND FORMING A PART OF FORECLOSURE DEED AND
AFFIDAVIT IN LAND COURT CASE NO. 393132 FOR PROPERTY LOCATED AT
8 EMERSON STREET, MENDON, MA 01756

8 EMERSON ST.

**LEGAL NOTICE
MORTGAGEE'S NOTICE OF SALE
OF REAL ESTATE**

By virtue and in execution of the Power of Sale contained in a certain Mortgage given by Ruth B. Munnhall to BNY Mortgage Company LLC, dated October 9, 2003 and recorded with the Worcester County (Worcester District) Registry of Deeds at Book 32046, Page 303 of which the Mortgage the undersigned is the present holder by assignment for breach of the conditions of said Mortgage and for the purpose of foreclosing same will be sold at Public Auction at 9:00 AM on January 26, 2010 at 8 Emerson Street, MENDON, MA, all and singular the premises described in said Mortgage, to wit: A certain tract or parcel of land with the buildings thereon situated on the easterly side of Emerson Street in Mendon, Worcester County, Massachusetts, being more particularly bounded and described as follows: BEGINNING at the southwesterly corner at a stake and stones of the easterly side of said street; THENCE running easterly bounding southerly of land of one Taylor, formerly of one Taylor, formerly of one Hayward, 16 rods 15 links to a stake and stones by the wall at land formerly of Comstock; THENCE running northerly as the wall now stands bounding easterly by said Comstock land to a corner; THENCE running westerly and bounding northerly in part by land of one Dalge, in part by land of one Barlow, in part by land of one Lee and in part by land of one Thomas, as the wall now stands, 20 rods and 16 links to said street; THENCE running southerly bounding westerly to said street, 16 rods and 6 links to the point of beginning. For Title see Deed dated October 13, 1994 and recorded with the Worcester District Registry of Deeds, Book 16636, Page 218. The premises are to be sold subject to and with the benefit of all easements, restrictions, building and zoning laws, unpaid taxes, tax titles, water bills, municipal liens and assessments, rights of tenants and

parties in possession. TERMS OF SALE: A deposit of FIVE THOUSAND DOLLARS AND 00 CENTS (\$5,000.00) in the form of a certified check or bank treasurer's check will be required to be delivered at or before the time the bid is offered. The successful bidder will be required to execute a Foreclosure Sale Agreement immediately after the close of the bidding. The balance of the purchase price shall be paid within thirty (30) days from the sale date in the form of a certified check, bank treasurer's check or other check satisfactory to the Mortgagee's attorney. The Mortgagee reserves the right to bid at the sale, to reject any and all bids, to continue the sale and to amend the terms of the sale by written or oral announcement made before or during the foreclosure sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney. The description of the premises contained in said mortgage shall control in the event of an error in this publication. TIME WILL BE OF THE ESSENCE. Other terms if any, to be announced at the sale: Bank of America Present Holder of said Mortgage, By Its Attorneys, Orlans Moran PLLC P.O. Box 962169, Boston, MA 02196 Phone: (617) 502-4100 1/5/2010 1/12/2010 1/19/2010

AD#12147702
MDN 1/5, 1/12, 1/19/10

Return to:
Orlans Moran PLLC
P.O. Box 5041
Troy, MI 48007-5041
File Number: 498.0011

RE: 8 Emerson Street, Mendon, MA 01756

EXHIBIT B

ASSIGNMENT OF BID

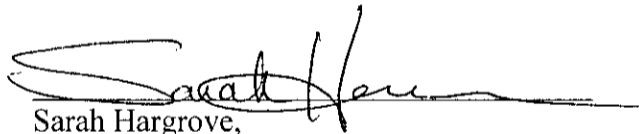
Whereas, Bank of America N.A., ("Assignor"), was the highest bidder at the public sale of property located at 8 Emerson Street, Mendon, MA, 01756, which sale was made on the premises hereinabove described on January 26, 2010 at 09:00 AM by Bank of America N.A. ("Mortgagee"), by virtue and in execution of the Power of Sale contained in a certain Mortgage given by Ruth B. Munhall to BNY Mortgage Company LLC, dated October 9, 2003 and recorded with the Worcester County (Worcester District) Registry of Deeds at Book 32046, Page 303, of which Mortgage the undersigned is the present holder by Assignment.

FOR VALUE RECEIVED, the undersigned Assignor unconditionally sells, assigns, and sets over unto Federal National Mortgage Association, P.O Box 650043, Dallas, TX 75265-0043, its successors and assigns, ("Assignee"), all of the Assignor's right, title and interest in and to said bid for the said property with the right to said Assignee to take and receive title thereto by conveyance directly from said Mortgagee pursuant to its power and authority under and by virtue of the aforesaid Mortgage.

Executed as a sealed instrument this 5th day of February, 2010.

Bank of America N.A.,
By its Attorney-in-Fact,
Orlans Moran PLLC

SEE POWER OF
ATTORNEY RECORDED
HEREWITH, BOOK
45457-148


Sarah Hargrove,
Authorized Signatory, Real Property


STATE OF MICHIGAN

OAKLAND, SS

February 5, 2010

On this 5th day of February, 2010, before me, the undersigned notary public, personally appeared Sarah Hargrove, Authorized Signatory, Real Property of Orlans Moran PLLC, as Attorney-in-Fact for Bank of America N.A., proved to me through satisfactory evidence of identification, which was personal knowledge, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that she signed it voluntarily for its stated purpose.

MELISSA HALL
Notary Public, State of Michigan
County of Macomb
My Commission Expires Oct. 15, 2012
Acting in the County of Oakland


Melissa Hall, Notary Public
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