

MORTGAGE FORECLOSURE DEED

20131121000456880 1/5 \$30.00
Shelby Cnty Judge of Probate, AL
11/21/2013 11:56:37 AM FILED/CERT

STATE OF ALABAMA
COUNTY OF SHELBY

)Michael Roberts and Charlotte Roberts, husband and wife
)

Please note for indexing purposes that the GRANTOR is "Michael Roberts and Charlotte Roberts, husband and wife" and the GRANTEE is "Secretary of Veterans Affairs, as assignee of highest and best bidder".

KNOW ALL MEN BY THESE PRESENTS: That Michael Roberts and Charlotte Roberts, husband and wife did, on to-wit, the November 5, 2010, execute a mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for Regions Bank d/b/a Regions Mortgage, which mortgage is recorded in Instrument # at 20101115000382070 on November 15, 2010, in the Office of the Judge of Probate of Shelby County, Alabama.

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said Regions Bank 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, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of October 30, 2013 and November 6 and 13, 2013; and

WHEREAS, on the November 21, 2013, the day on which the foreclosure sale was due to be held under the terms of said notice, at 11:45 o'clock a.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Regions Bank did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of Regions Bank, in the amount of \$78,246.00, which sum the said Regions Bank offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Regions Bank.

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased; and

WHEREAS, Regions Bank desires to and does hereby assign to Secretary of Veterans Affairs all right, title, and interest it is entitled to receive by virtue of the said foreclosure sale;


NOW, THEREFORE, in consideration of the premises and of \$78,246.00, cash, the said Michael Roberts and Charlotte Roberts, husband and wife, acting by and through the said Regions Bank, by Stacey R. Lovett, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Regions Bank, by Stacey R. Lovett, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Stacey R. Lovett, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey subject to the terms and conditions set forth in the notice of sale duly published under Alabama law and expressly disclaiming any implied warranty contemplated by § 35-4-271 of the Code of Alabama (1975) unto Secretary of Veterans Affairs, as assignee of highest and best bidder Regions Bank, the following described real estate situated in Shelby County, Alabama, to-wit:

Unit "B". Building 9, of Chandalar South Townhomes, Phase 2, as recorded in Map Book 7, Page 166, A & B, located in the Southwest ¼ of the Southeast ¼ of Section 1, Township 20 South, Range 3 West, Shelby County, Alabama, more particularly described as follows:

Commence at the Southeast corner of said 1/4-1/4 Section; thence in a Northerly direction, along the East line of said 1/4-1/4 Section, a distance of 980.76 feet; thence 90 degrees left, in a Westerly direction a distance of 194.76

feet; thence 90 degrees left in a southerly direction, a distance of 97.03 feet to the corner of a wood fence that extends across the fronts of Units "A", "B", "C" and "D" of said building 9; thence 85 degrees 51 minutes right in a southwesterly direction along the outer face of said wood fence extending across the front of Units "D" and "C", a distance of 42.95 feet to the point of beginning; thence continue in a southwesterly direction along the outer face of said wood fence extending across the front on Unit "B", a distance of 24.22 feet to the centerline of a wood fence common to Units "A" and "B", thence 90 degrees right in a northwesterly direction along the centerline of said wood fence a party wall and another wood fence both common to Units "A" and "B" and the SW outer face of a storage building; thence 90 degrees right in a northeasterly direction along the NW outer face of said storage building, a distance of 6.45 feet to the NE corner of said storage building, thence 90 degrees right in a southeasterly direction along the NE outer face of said storage building, a distance of 4.2 feet to a point on the outer face of a wood fence extending across the back of said wood fence, a party wall and another wood fence, both common to Units "B" and "C", a distance of 67.64 feet to the point of beginning. Situated in Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property, forever; 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, and any taxes which may be due.


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IN WITNESS WHEREOF, the said Regions Bank, has caused this instrument to be executed by Stacey R. Lovett, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said Stacey R. Lovett, has executed this instrument in his capacity as such auctioneer on this the November 21, 2013.

Michael Roberts and Charlotte Roberts, husband and wife
Mortgagors

Regions Bank
Mortgagee or Transferee of Mortgagee

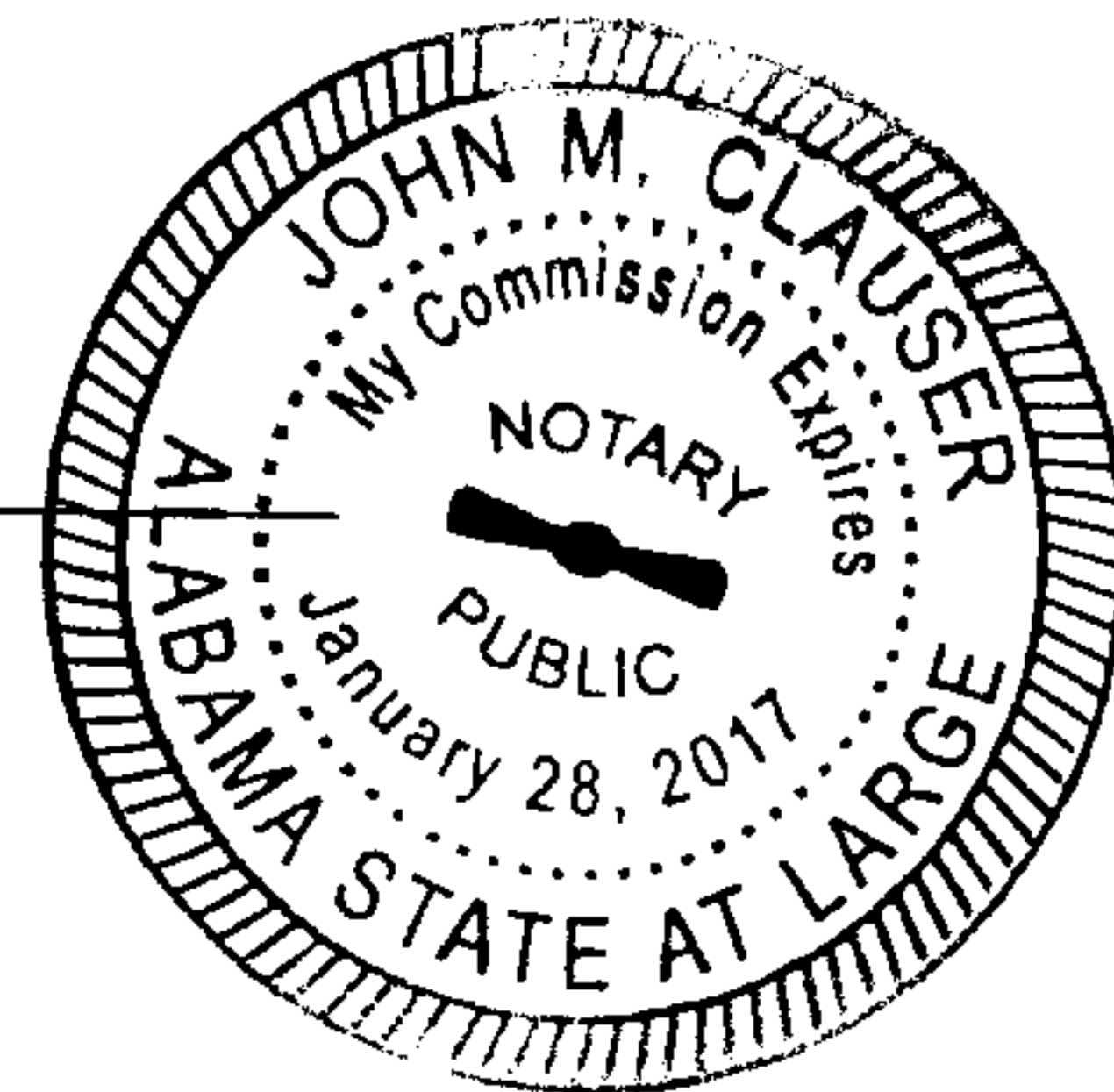
By Stacey Lovett
Stacey R. Lovett, as Auctioneer and the person conducting said sale for
the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Stacey R. Lovett, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, 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, in his capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears that same date.

Given under my hand and official seal this November 21, 2013.

John M. Clauser
NOTARY PUBLIC



MY COMMISSION EXPIRES:

Instrument prepared by:
MATTHEW ZACHARY PHELAN
SHAPIRO AND INGLE, L.L.C.
10130 Perimeter Parkway, Suite 400
Charlotte, NC 28216
13-003138

GRANTEE'S NAME:
Department of Veterans Affairs
VA Regional Loan Center
9500 Bay Pines Blvd.
St. Petersburg, FL 33708



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Real Estate Sales Validation Form

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

Grantor's Name Michael Roberts and Charlotte
Roberts, husband and wife

Mailing Address

Grantee's Name Secretary of Veterans Affairs

Mailing Address 7130 Goodlett Farms Parkway
A4W
Cordova, Tennessee 38016

Property Address 1896 Chandalar Court
Pelham, AL 35124

Date of Sale November 21, 2013

Total Purchase Price \$ 78,246.00

or

Actual Value \$ _____

or

Assessor's Market Value \$ _____



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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 Notice of Sale

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 of 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 11/21/13

Unattested

(verified by)

Print Stacey Lovett

Sign Stacey Lovett

(Grantor/Grantee/Owner Agent) circle one

Form RT - 1



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