


SEND TAX NOTICE TO:
HSBC
Attention: Tanya Wood
636 Grand Regency Boulevard
Brandon, FL 33510


20120809000292620 1/4 \$25.00
Shelby Cnty Judge of Probate, AL
08/09/2012 10:05:08 AM FILED/CERT

STATE OF ALABAMA)

SHELBY COUNTY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 30th day of May, 2003, Andrew Kramer and Laurie A. Kramer, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. as nominee for Accredited Home Lenders, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20030606000356170, said mortgage having subsequently been transferred and assigned to Household Finance Corporation of Alabama, by instrument recorded in Instrument Number 20120430000147860, in the aforesaid Probate Office ("Transferee"); and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) 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 Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Household Finance Corporation of Alabama did declare all of the indebtedness secured by said



mortgage, subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of June 20, 2012, June 27, 2012, and July 4, 2012; and


WHEREAS, on July 18, 2012, 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 conducted, and Household Finance Corporation of Alabama did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Michael Corvin as member of Corvin Auctioneering, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Household Finance Corporation of Alabama; and

WHEREAS, Household Finance Corporation of Alabama was the highest bidder and best bidder in the amount of Sixty-Five Thousand Five Hundred Eleven And 38/100 Dollars (\$65,511.38) on the indebtedness secured by said mortgage, the said Household Finance Corporation of Alabama, by and through Michael Corvin as member of Corvin Auctioneering, LLC as auctioneer conducting said sale for said Transferee, does hereby grant, bargain, sell and convey unto Household Finance Corporation of Alabama all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 59, according to the Survey of Cambrian Ridge, Phase 3, as recorded in Map Book 21, Page 147, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Household Finance Corporation of Alabama its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.


20120809000292620 2/4 \$25.00
Shelby Cnty Judge of Probate, AL
08/09/2012 10:05:08 AM FILED/CERT



IN WITNESS WHEREOF, Household Finance Corporation of Alabama, has caused this instrument to be executed by and through Michael Corvin as member of Corvin Auctioneering, LLC, as auctioneer conducting said sale for said Transferee, and said Michael Corvin as member of Corvin Auctioneering, LLC, as said auctioneer, has hereto set his/her hand and seal on this 31 day of July, 2012.

Household Finance Corporation of Alabama

By: Corvin Auctioneering, LLC
Its: Auctioneer

By: [Signature]
Michael Corvin, Member

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as member of Corvin Auctioneering, LLC acting in its capacity as auctioneer for Household Finance Corporation of Alabama, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he, as such member and with full authority, executed the same voluntarily for and as the act of said limited liability company acting in its capacity as auctioneer for said Transferee.


Given under my hand and official seal on this 31 day of July, 2012

[Signature]
Notary Public

My Commission Expires: _____

MY COMMISSION EXPIRES SEPTEMBER 27, 2014

This instrument prepared by:
Cynthia W. Williams
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727


20120809000292620 3/4 \$25.00
Shelby Cnty Judge of Probate, AL
08/09/2012 10:05:08 AM FILED/CERT



Real Estate Sales Validation Form

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

Grantor's Name Household Finance Corporation
of Alabama
c/o HSBC

Mailing Address Attention: Tanya Wood
636 Grand Regency
Boulevard
Brandon, FL 33510

Property Address 451 Cambrian Ridge Trail
Pelham, AL 35124

Grantee's Name Household Finance Corporation of
Alabama
c/o HSBC

Mailing Address Attention: Tanya Wood
636 Grand Regency
Boulevard
Brandon, FL 33510

Date of Sale 07/18/2012

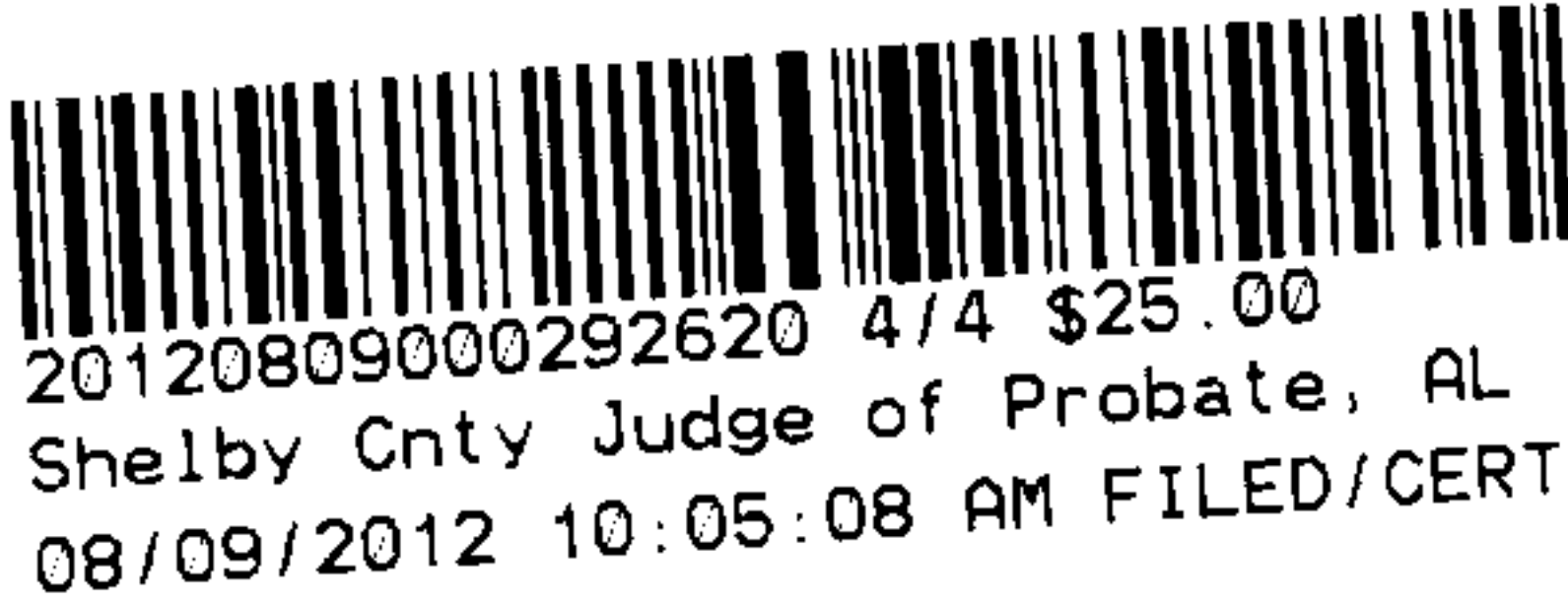
Total Purchase Price \$65,511.38

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 Bid Price
☐ 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 8/7/2012

☐ Unattested

(verified by)

Print Sheree Wilkerson, foreclosure specialist

Sign

(Grantor/Grantee/Owner/Agent) circle one