

**MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA  
COUNTY OF SHELBY

)  
)

Kristina L. Harper

KNOW ALL MEN BY THESE PRESENTS: That Kristina L. Harper, A Single Person did, on to-wit, the December 23, 2002, execute a mortgage to Charter One Mortgage Corp., which mortgage is recorded in Instrument# at 20021230000649820 on December 30, 2002, 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 RBS Citizens, NA as successor-in-interest to Charter One Mortgage Corp. 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 August 1, 8, 15, and 22, 2012; and

WHEREAS, on the August 29, 2012, the day on which the foreclosure sale was due to be held under the terms of said notice, at 1:30 o'clock a.m/p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and RBS Citizens, NA 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 RBS Citizens, NA, in the amount of Ninety-Two Thousand Eight Hundred Six Dollars and Sixty-Eight Cents (\$92,806.68), which sum the said RBS Citizens, NA as successor-in-interest to Charter One Mortgage Corp. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said RBS Citizens, NA.

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

NOW, THEREFORE, in consideration of the premises and of Ninety-Two Thousand Eight Hundred Six Dollars and Sixty-Eight Cents (\$92,806.68), cash, the said Kristina L. Harper, A Single Person, acting by and through the said RBS Citizens, NA, by David Sigler, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said RBS Citizens, NA, by David Sigler, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Matthew Phelan, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto RBS Citizens, NA, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 5, according to the Survey of Final Plat of Midridge Village Phase 1, as recorded in Map Book 29, Page 80, in the Probate Office of Shelby County, Alabama.

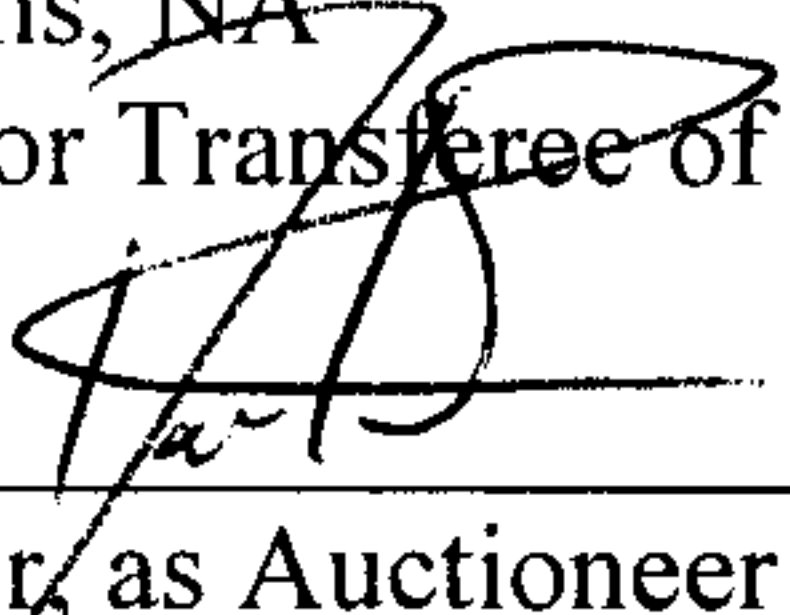
TO HAVE AND TO HOLD THE above described property, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

  
20120907000339690 1/3 \$19.00  
Shelby Cnty Judge of Probate, AL  
09/07/2012 01:53:05 PM FILED/CERT

IN WITNESS WHEREOF, the said RBS Citizens, NA, has caused this instrument to be executed by David Sigler, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said David Sigler, has executed this instrument in his capacity as such auctioneer on this the August 29, 2012.

Kristina L. Harper, A Single Person  
Mortgagors

RBS Citizens, NA  
Mortgagee or Transferee of Mortgagee

By   
David Sigler, 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 David Sigler, 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 August 29, 2012.


  
NOTARY PUBLIC

MY COMMISSION EXPIRES MARCH 3, 2013

MY COMMISSION EXPIRES:

Instrument prepared by:  
DAVID M. SIGLER  
SHAPIRO AND INGLE, L.L.C.  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216  
06-0127

GRANTEE'S ADDRESS  
RBS Citizens, N.A.  
10561 Telegraph Road  
Glen Allen, Virginia 23059

  
20120907000339690 2/3 \$19.00  
Shelby Cnty Judge of Probate, AL  
09/07/2012 01:53:05 PM 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 Kristina L. Harper, A Single Person Grantee's Name RBS Citizens, N.A.  
Mailing Address \_\_\_\_\_ Mailing Address 10561 Telegraph Road  
Glen Allen, Virginia 23059

Property 409 Midridge Lane  
Address Pelham, AL 35124

Date of Sale 08/29/2012  
Total Purchase Price \$ 12,806.68

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 Notice of Sale  
☐ 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 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 8/29/12

Print David Sigler

\_\_\_\_ Unattested

Sign [Signature]

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Form RT - 1

