

STATE OF ALABAMA
SHELBY COUNTY

SEND TAX NOTICE TO: America's First Federal Credit Union P.O. Box 11349 Birmingham, AL 35202

## MORTGAGE FORECLOSURE DEED

WHEREAS, Shelby J. Needham, an unmarried woman, did on May 25, 2010 execute a mortgage conveyance which is recorded in the Office of the Judge of Probate of Shelby County, Alabama, to America's First Federal Credit Union, and recorded in Instrument # 20100527000168990 which mortgage did convey the lands hereinafter described to America's First Federal Credit Union; and

WHEREAS, in and by the terms of said mortgage, the mortgagee, America's First Federal Credit Union or any other person conducting said sale for mortgagee, was authorized and empowered to sell the hereinafter described property upon default in the payment of the principal sum secured by said mortgage and the interest thereon, at auction for cash, at the Shelby County Courthouse, in the city of Columbiana, Alabama, after having given notice thereof for (3) three weeks by publication once a week in any newspaper then published in the said County, and execute the proper conveyance to the purchaser and further that the auctioneer or person making the sale was empowered and directed to make and execute a deed to the purchaser in the names of the mortgagors; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefor; and

WHEREAS, there was a default in the payment of the indebtedness secured by said mortgage, and the said America's First Federal Credit Union did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice as required in said mortgage of the time, place, and term of said sale, together with a description of said property to be sold and the purpose of said sale by publication once a week for three successive weeks viz: September 19, 2012, September 26, 2012, October 3, 2012 in the *Shelby County Reporter*, a newspaper of general circulation, then and now published in Shelby County Alabama; and

WHEREAS, pursuant to said notice, said property was offered for sale at public outcry during the legal hours of sale by Alan G. Stabler, as attorney in fact for the mortgagor and as attorney in fact for said mortgagee, and as auctioneer and person making the sale at the Shelby County Courthouse, in the city of Columbiana, Alabama, on October 16, 2012, said foreclosure was duly and properly conducted, and at said sale America's First Federal Credit Union was the highest bidder for the said property for the sum of Ninety Eight Thousand Nine Hundred Eighty Seven and 73/100 Dollars (\$98,987.73), and said property was sold to the said America's First Federal Credit Union at the sum, aforesaid.

NOW THEREFORE, the premises considered, the said mortgagee, America's First Federal Credit Union, by and through its attorney in fact, Alan G. Stabler duly authorized as aforesaid and as the auctioneer and person making the sale, by virtue of, and in execution of the powers contained in said mortgage conveyance as aforesaid, for and in consideration of the sum of Ninety Eight Thousand Nine Hundred Eighty Seven and 73/100 Dollars (\$98,987.73) which sum of money was offered to credit on the indebtedness secured by said mortgage, the said America's First Federal Credit Union by and through Alan G. Stabler as Auctioneer conducting said sale and as attorney in fact for America's First Federal Credit Union and the said Alan G. Stabler as Auctioneer conducting said sale, does hereby **GRANT**, **BARGAIN**, **SELL**, **and CONVEY** unto the said America's First Federal Credit Union the following described real estate lying and being situated in the County of Shelby, State of Alabama, to-wit:

Lot 359, according to the Survey of Waterford Village Sector 1, as recorded in Map Book 27, Page 100, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said America's First Federal Credit Union 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. This conveyance is made subject to unpaid taxes and assessments, if any, and is subject to all easements, rights-of-way, covenants and restrictions of record affecting said property.

IN WITNESS WHEREOF, America's First Federal Credit Union has caused this instrument to be executed by and through Alan G. Stabler as Auctioneer conducting said sale, and as attorney in fact, and Alan G. Stabler as Auctioneer conducting said sale, has hereunto set his hand and seal this the 16th day of October 2012.

Alan G. Stabler, Auctioneer, and

Attorney in Fact

STATE OF ALABAMA

SHELBY COUNTY

## ACKNOWLEDGMENT

I, the undersigned, a Notary Public for the said County and State, hereby certify that Alan G. Stabler whose name as Auctioneer and Attorney in Fact for America's First Federal Credit Union 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 said Auctioneer and Attorney in Fact, with full authority, executed the same voluntarily on the day the same bears date.

GIVEN under my hand and seal this the 16th day of October 2012.

My Commission Expires:

Notary Public

Property Address: 1055 Village Trail Calera, AL 35040

THIS INSTRUMENT PREPARED BY: Alan Stabler Attorney for Mortgagee 1200 4th Ave N Birmingham, AL 35203 (205) 320-4123

> 20121016000397610 2/3 \$19.00 Shelby Cnty Judge of Probate, AL 10/16/2012 01:57:47 PM FILED/CERT

## Real Estate Sales Validation Form

This L	ocument must be filed in accord	<b>.</b>	75, Section 40-22-1
Grantor's Name Mailing Address	America's First Federal and  D. Box 1/349  Richard of the 30 20	Grantee's Name Mailing Address	
Property Address	1055 1/1/ge TRai/	Date of Sale	10-16-2012
	1010uc, 10 35040	Total Purchase Price or	\$ 98775
		Actual Value	\$
		or Assessor's Market Value	\$
			ed)
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 <a href="Code of Alabama 1975">Code of Alabama 1975</a> § 40-22-1 (h).			
accurate. I further u	inderstand that any false stated in Code of Alabama 197	tements claimed on this form 75 § 40-22-1 (h).	ed in this document is true and n may result in the imposition
Date 10-16-241	<b></b>	Print Hin Co. Strolle.	
Unattested		Sign	
Chalby	6000397610 3/3 \$19.00 Cnty Judge of Probate, AL 2012 01:57:47 PM FILED/CERT	(Grantor/Grant	e/Owner/Agent) circle one Form RT-1