

PREPARED BY:

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File Number: 912012 / Ortiz


20121212000475440 1/3 \$22.00
Shelby Cnty Judge of Probate, AL
12/12/2012 11:23:51 AM FILED/CERT

STATE OF ALABAMA
COUNTY OF SHELBY

Please Cross Reference to: Instrument No. 20070130000043790

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, January 25, 2007, **Roxanne Ortiz, An Unmarried Person, Mortgagor**, did execute a certain mortgage to **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for First American Bank**, which said mortgage is recorded in Instrument No. 20070130000043790, in the Office of the Judge of Probate of Shelby County, Alabama.; and

WHEREAS, the said Mortgage Electronic Registration Systems, Inc., acting solely as nominee for First American Bank, transferred and assigned said mortgage and the debt thereby secured to **Alabama Housing Finance Authority**, as transferee, said transfer is recorded in Instrument No. 20110426000126260, aforesaid records, and Alabama Housing Finance Authority, as transferee is now the holder and owner of said mortgage and debt; and

WHEREAS, default was made in the payment of indebtedness secured by said mortgage, and the said Alabama Housing Finance Authority as transferee, did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of foreclosure of said mortgage, in accordance with the terms thereof, by First Class Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation in Shelby County, Alabama, in its issues of 10/17/2012, 10/24/2012, 10/31/2012; and

WHEREAS, on November 8, 2012, the day on which the foreclosure sale was due to be held under the terms of said notice at 3:20 o'clock am/pm, between the legal hours of sale, said foreclosure was duly and properly conducted and Alabama Housing Finance Authority did offer for sale and sell a public outcry, in front of the main entrance 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 Alabama Housing Finance Authority in the amount of **ONE HUNDRED TWENTY-SEVEN THOUSAND NINE HUNDRED EIGHTY-SEVEN DOLLARS AND NINETY-EIGHT CENTS (\$127,987.98)** which sum the said Alabama Housing Finance Authority offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Alabama Housing Finance Authority; and

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

NOW, THEREFORE, in consideration of the premises and the credit of ONE HUNDRED TWENTY-SEVEN THOUSAND NINE HUNDRED EIGHTY-SEVEN DOLLARS AND NINETY-EIGHT CENTS (\$127,987.98), cash, on the indebtedness secured by said mortgage, the said Roxanne Ortiz, An Unmarried Person, acting by and through the said Alabama Housing Finance Authority as transferee, by Melvin Cowan as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto Alabama Housing Finance Authority, and its successors and assigns, as transferee, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 214-D, according to the Survey of Waterford Village, Sector 5, Phase 3 as recorded in Map Book 37, Page

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65, in the Probate Office of Shelby County, Alabama.

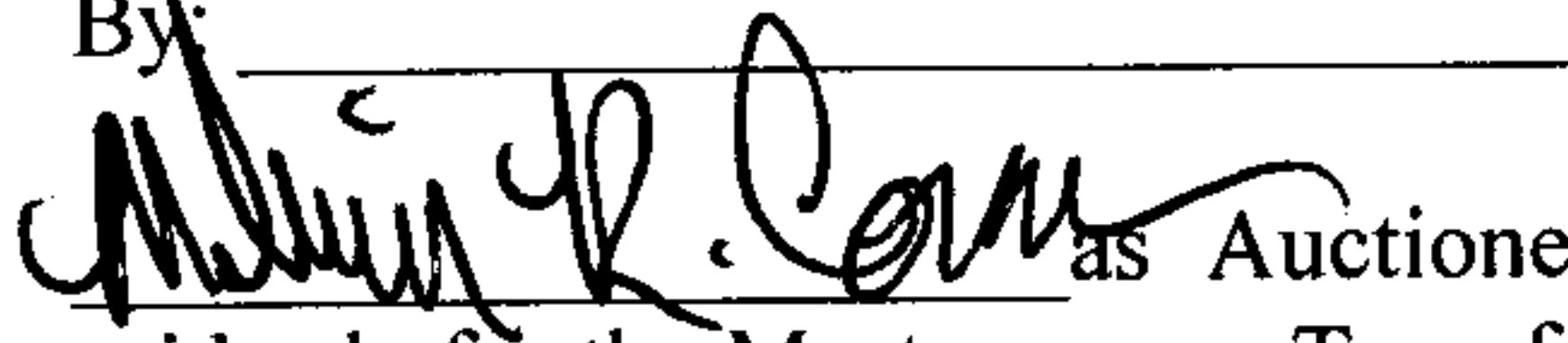
TO HAVE AND TO HOLD the above described property unto Alabama Housing Finance Authority, its successors and assigns forever subject however to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama; also subject to any taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Roxanne Ortiz, An Unmarried Person, Mortgagor(s) by the said Alabama Housing Finance Authority have caused this instrument to be executed by Melvin Cowan as auctioneer and the person conducting said sale for the Mortgagee, or Transferee of Mortgagee, and in witness whereof said Melvin Cowan has executed this instrument in his/her capacity as such auctioneer conducting said sale causing these presents to be executed on the 8th day of November, 2012.

Roxanne Ortiz, An Unmarried Person, Mortgagor(s)

Alabama Housing Finance Authority, Mortgagee or Transferee of Mortgagee

By



as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Melvin Cowan whose name as Auctioneer and the person conducting said sale for 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 the same date.

Given under my hand and official seal this 8th day of November, 2012.


NOTARY PUBLIC
My Commission Expires: 7/29/13

Grantee Name / Send tax notice to:

ATTN:

ALABAMA HOUSING FINANCE AUTHORITY

7460 Halcyon Pointe Dr Second Floor

Montgomery, AL 36117



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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 Roxanne Ortiz
Mailing Address 2159 Village Lane
Calera, AL 35040

Grantee's Name Alabama Housing Finance Authority
Mailing Address PO Box 242928
Montgomery, AL 36117

Property Address 2159 Village Lane
Calera, AL 35040

Date of Sale 11/08/2012
Total Purchase Price \$ 123,809.69

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
☐ Sales Contract
☐ Closing Statement

- ☐ Appraisal
☒ Other Foreclosure 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 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 12/06/2012

Print Roxanne Ortiz

Sign [Signature]

Unattested _____

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Print Form

Form RT-1



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