

**MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA  
COUNTY OF SHELBY

)Craig Elsmore, a married man, and wife, Kimberly Elsmore  
)

KNOW ALL MEN BY THESE PRESENTS: That Craig Elsmore, a married man, and wife, Kimberly Elsmore did, on to-wit, the May 26, 2011, execute a mortgage to Mortgage Electronic Registration Systems, Inc. solely as nominee for PHH Mortgage Corporation, which mortgage is recorded in Instrument# at 20110601000160410 on June 1, 2011, in the Office of the Judge of Probate of Shelby County, Alabama, and secured indebtedness having been transferred or assigned to PHH Mortgage Corporation as reflected by instrument recorded in Instrument#, 20130415000154330 of the same Office.

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said PHH Mortgage Corporation 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 April 24, 2013 and May 1 and 8, 2013; and

WHEREAS, on the May 14, 2013, the day on which the foreclosure sale was due to be held under the terms of said notice, at 11:16 o'clock a.m./p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and PHH Mortgage Corporation 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 PHH Mortgage Corporation, in the amount of One Hundred Fifty-Eight Thousand Eight Hundred Fifty-Four Dollars and Seventy-Three Cents (\$158,854.73), which sum the said PHH Mortgage Corporation offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said PHH Mortgage Corporation.

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, PHH Mortgage Corporation desires to and does hereby assign to 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 One Hundred Fifty-Eight Thousand Eight Hundred Fifty-Four Dollars and Seventy-Three Cents (\$158,854.73), cash, the said Craig Elsmore, a married man, and wife, Kimberly Elsmore, acting by and through the said PHH Mortgage Corporation, by Stacey R. Lovett, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said PHH Mortgage Corporation, 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 PHH Mortgage Corporation, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 14, according to the Survey of Navajo Hills, 8th Sector, as recorded in Map Book 9, Page 94, in the Probate Office of Shelby County, Alabama

  
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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.

IN WITNESS WHEREOF, the said PHH Mortgage Corporation, 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 May 14, 2013.

Craig Elsmore, a married man, and wife, Kimberly Elsmore  
Mortgagors

PHH Mortgage Corporation  
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 May 14, 2013.

Patricia Ann Chandler  
NOTARY PUBLIC

MY COMMISSION EXPIRES: 07/31/2014

Instrument prepared by:  
JEFFREY A. BUNDA  
SHAPIRO AND INGLE, L.L.C.  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216  
13-002732

GRANTEE'S ADDRESS  
Secretary of Housing and Urban Development  
Michaelson, Conner, and Boul, Inc.  
4400 Will Rogers Parkway, Suite 300  
Oklahoma City, OK 73108

  
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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 Craig Elsmore, a married man, and Grantee's Name PHH Mortgage Corporation  
wife, Kimberly Elsmore

Mailing Address \_\_\_\_\_ Mailing Address 2001 Bishops Gate Blvd.  
Attn: Mail Stop SV-01  
Mount Laurel, New Jersey  
08054

Property 1338 Sequoia Trail  
Address Alabaster, AL 35007

Date of Sale May 14, 2013  
Total Purchase Price \$ 158,854.73  
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



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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 5/14/13

Print Stacey Lovett

       Unattested

Sign Stacey Lovett

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Form RT - 1



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