

**MORTGAGE FORECLOSURE DEED**

20130521000208570 1/4 \$25.00  
Shelby Cnty Judge of Probate, AL  
05/21/2013 01:22:13 PM FILED/CERT

STATE OF ALABAMA  
COUNTY OF SHELBY

)  
)

Johnnie L. Beard, a single woman

KNOW ALL MEN BY THESE PRESENTS: That Johnnie L. Beard, a single woman did, on to-wit, the February 23, 2009, execute a mortgage to Mortgage Electronic Registration Systems, Inc. solely as nominee for Merchants & Farmers Bank, which mortgage is recorded in Instrument# at 20090305000080240 on March 5, 2009, in the Office of the Judge of Probate of Shelby County, Alabama, and secured indebtedness having been transferred or assigned to Branch Banking and Trust Company as reflected by instrument recorded in Instrument#, 20121219000484780 of the same Office.

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said Branch Banking and Trust Company 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 May 1, 8, and 15, 2013; and

WHEREAS, on the May 21, 2013, the day on which the foreclosure sale was due to be held under the terms of said notice, at 1:19 o'clock a.m./p.m. between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Branch Banking and Trust Company 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 Branch Banking and Trust Company, in the amount of Ninety-Two Thousand Three Hundred Sixty-One Dollars and Thirty-Four Cents (\$92,361.34), which sum the said Branch Banking and Trust Company offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Branch Banking and Trust Company.

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, Branch Banking and Trust Company 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 Ninety-Two Thousand Three Hundred Sixty-One Dollars and Thirty-Four Cents (\$92,361.34), cash, the said Johnnie L. Beard, a single woman, acting by and through the said Branch Banking and Trust Company, by Stacey R. Lovett, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Branch Banking and Trust Company, 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 Branch Banking and Trust Company, the following described real estate situated in Shelby County, Alabama, to-wit:

BEING THAT SAME PROPERTY conveyed to Johnnie L. Beard and James A. Beard by Ethel Louise Smith, the personal representative of the Estate of Ethel Omega Cox by authority ordered in that certain case styled "In the Matter of the Estate of Ethel Omega Cox, deceased, Shelby County Probate Court case number 39-060, and being more particularly described as follows:

A parcel of land in the SE 1/4 of the SE 1/4 of Section 34, Township 20 South, Range 3 West, Shelby County, Alabama, described as follows.

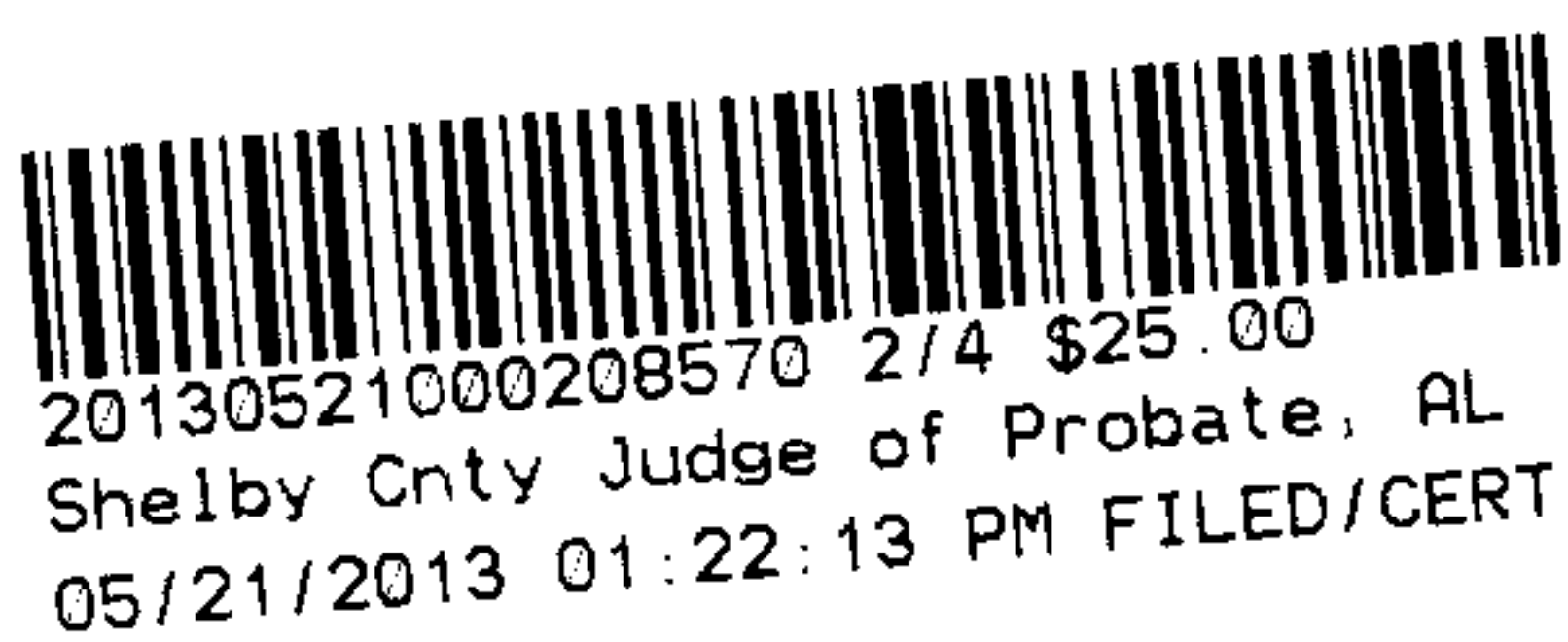


Commence at the NE corner of said 1/4-1/4 Section, thence run South along the East 1/4-1/4 line a distance of 220.00 feet to the point of beginning, thence continue last course a distance of 255.65 feet, thence turn right 116 deg. 16 min. 19 sec and run northwesterly 59 97 feet, thence turn right 02 deg 07 min 22 sec and run northwesterly 177 09 feet, thence turn right 74 deg 27 min 34 sec and run northeasterly 38 25 feet, thence turn right 80 deg 09 min 45 sec and run easterly 12 33 feet, thence turn left 71 deg. 01 min. 00 sec and run northeasterly 117 20 feet, thence turn right 62 deg. 44 min. 30 sec. and run easterly 144.83 feet to the point of beginning, being situated in 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.

IN WITNESS WHEREOF, the said Branch Banking and Trust Company, 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 21, 2013.

Johnnie L. Beard, a single woman  
Mortgagors



Branch Banking and Trust Company  
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 21, 2013.

Patricia Ann Chondler  
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  
12-002624

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

## Real Estate Sales Validation Form

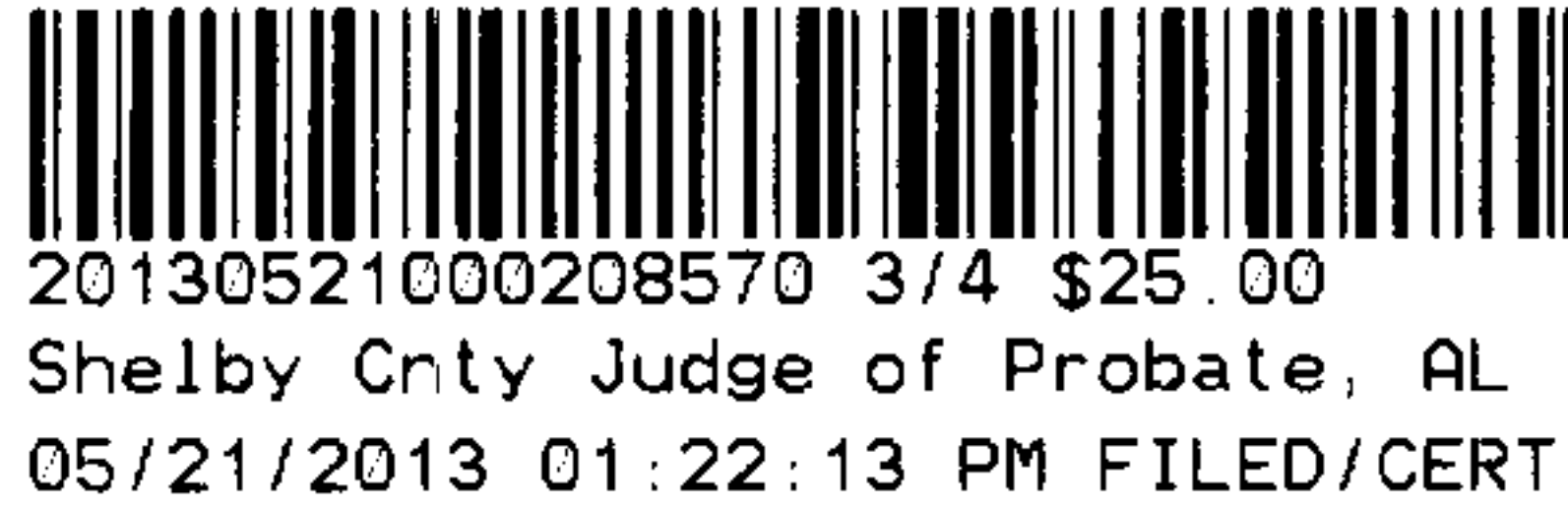
***This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1***

Grantor's Name Johnnie L. Beard, a single woman

Grantee's Name Branch Banking and Trust Company

Mailing Address

Mailing Address FORECLOSURE  
DEPARTMENT  
301 College Street  
Greenville, South Carolina  
29601



Property Address 307 12th St NW  
Alabaster, AL 35007

Date of Sale May 21, 2013  
Total Purchase Price \$ 92,361.34  
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)

- |  |  |
|--|--|
| <input type="checkbox"/> Bill of Sale      | <input type="checkbox"/> Appraisal                       |
| <input type="checkbox"/> Sales Contract    | <input checked="" type="checkbox"/> Other Notice of Sale |
| <input type="checkbox"/> 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 5/21/2013

Print Stacey Lovett

       Unattested

Sign Stacey Lovett

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Form RT - 1

