

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA
COUNTY OF SHELBY

)Curtis Smith and Essie B. Smith, husband and wife
)

Please note for indexing purposes that the GRANTOR is "Curtis Smith and Essie B. Smith, husband and wife" and the GRANTEE is "Secretary of Veterans Affairs, as assignee of highest and best bidder".

KNOW ALL MEN BY THESE PRESENTS: That **Curtis Smith and Essie B. Smith**, husband and wife, joint tenants with right of survivorship did, on to-wit, March 23, 2009, execute a mortgage to **Wells Fargo Bank, N.A.**, which mortgage is recorded in **Instrument # 20090331000117250** on March 31, 2009, 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 Wells Fargo Bank, NA 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 October 28, 2015; November 4, 2015; November 11, 2015; and

WHEREAS, on November 24, 2015, the day on which the foreclosure sale was due to be held under the terms of said notice, at 11:15 o'clock a.m./p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Wells Fargo Bank, 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 Wells Fargo Bank, NA, in the amount of \$119,070.00, which sum the said Wells Fargo Bank, NA offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Wells Fargo Bank, 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

WHEREAS, Wells Fargo Bank, NA desires to and does hereby assign to Secretary of Veterans Affairs 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 \$119,070.00, cash, the said Curtis Smith and Essie B. Smith, husband and wife, joint tenants with right of survivorship, acting by and through the said Wells Fargo Bank, NA, by Helen Ball, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Wells Fargo Bank, NA, by Helen Ball, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Helen Ball, 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 Secretary of Veterans Affairs, as assignee of highest and best bidder Wells Fargo Bank, NA, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 93, according to the survey of Final Plat of Camden Cove, Sector 8, as Records of Map Book 31, Page 64, in the Probate Office of Shelby County, Alabama.

Subject to any and all outstanding and accrued ad valorem taxes, association dues, rights of way, easements and restrictions of record in the Probate Office of Shelby County, Alabama and existing special assessments, if any, which might adversely affect the title to the above described property. The property is further conveyed subject to the redemption rights of those parties entitled to redeem under the laws of the State of Alabama or the United States.

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 Wells Fargo Bank, NA, has caused this instrument to be executed by Helen Ball, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said Helen Ball, has executed this instrument in his capacity as such auctioneer on this November 24, 2015.

Curtis Smith and Essie B. Smith, husband and wife, joint tenants with
right of survivorship
Mortgagors

Wells Fargo Bank, NA
Mortgagee or Transferee of Mortgagee



20151124000405320 2/3 \$21.00
Shelby Cnty Judge of Probate, AL
11/24/2015 11:29:47 AM FILED/CERT

By Helen Ball
Helen Ball, 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 Helen Ball, 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 on November 24, 2015.

Charity R Hogg
NOTARY PUBLIC
MY COMMISSION EXPIRES: 3-31-2016

Instrument prepared by:
HELEN BALL
SHAPIRO AND INGLE, LLP
10130 Perimeter Parkway, Suite 400
Charlotte, NC 28216
15-007499

Department of Veterans Affairs
VA Regional Loan Center
9500 Bay Pines Blvd.
St. Petersburg, FL 33708

Real Estate Sales Validation Form

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

Grantor's Name	<u>Curtis Smith and Essie B. Smith,</u> <u>husband and wife</u>	Grantee's Name	<u>Secretary of Veterans Affairs</u>
Mailing Address	<u>237 Camden Lake Dr</u> <u>Calera, AL 35040</u>	Mailing Address	<u>3476 Stateview Blvd</u> <u>MAC # X7801-013 (FC)</u> <u>Fort Mill, South Carolina 29715</u>

Property Address 237 Camden Lake Dr
Calera, AL 35040

Date of Sale November 24, 2015
Total Purchase Price \$ 119,070.00
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 _____


Print Helen Ball

____ Unattested _____

Sign Helen Ball

(verified by)

(Grantor/Grantee/Owner/Agent) circle one


20151124000405320 3/3 \$21.00
Shelby Cnty Judge of Probate, AL
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