

MORTGAGE FORECLOSURE DEED

20151216000429400 1/3 \$23.00
Shelby Cnty Judge of Probate, AL
12/16/2015 11:51:05 AM FILED/CERT

STATE OF ALABAMA
COUNTY OF SHELBY

)
)

Karen Love Redding, a single woman

KNOW ALL MEN BY THESE PRESENTS: That Karen Love Redding did, on to-wit, August 26, 2011, execute a mortgage to M&F Bank, Corporation, which mortgage is recorded in Instrument No. 20110829000254010 on August 29, 2011, in the Office of the Judge of Probate of Shelby County, Alabama, and secured indebtedness having been transferred to Branch Banking and Trust Company via assignment of mortgage recorded in Instrument No. 20151112000391660 on November 12, 2015 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 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 November 18, 2015; November 25, 2015; December 2, 2015; and

WHEREAS, on December 16, 2015, the day on which the foreclosure sale was due to be held under the terms of said notice, at 11:40 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 \$103,419.83, 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

NOW, THEREFORE, in consideration of the premises and of \$103,419.83, cash, the said Karen Love Redding, acting by and through the said Branch Banking and Trust Company, by Helen Ball, 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 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 Branch Banking and Trust Company, the following described real estate situated in Shelby County, Alabama, to-wit:


Lot 16, according to the Survey of Grande View Garden & Townhomes, First Addition as recorded in Map Book 26, Page 16, 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.

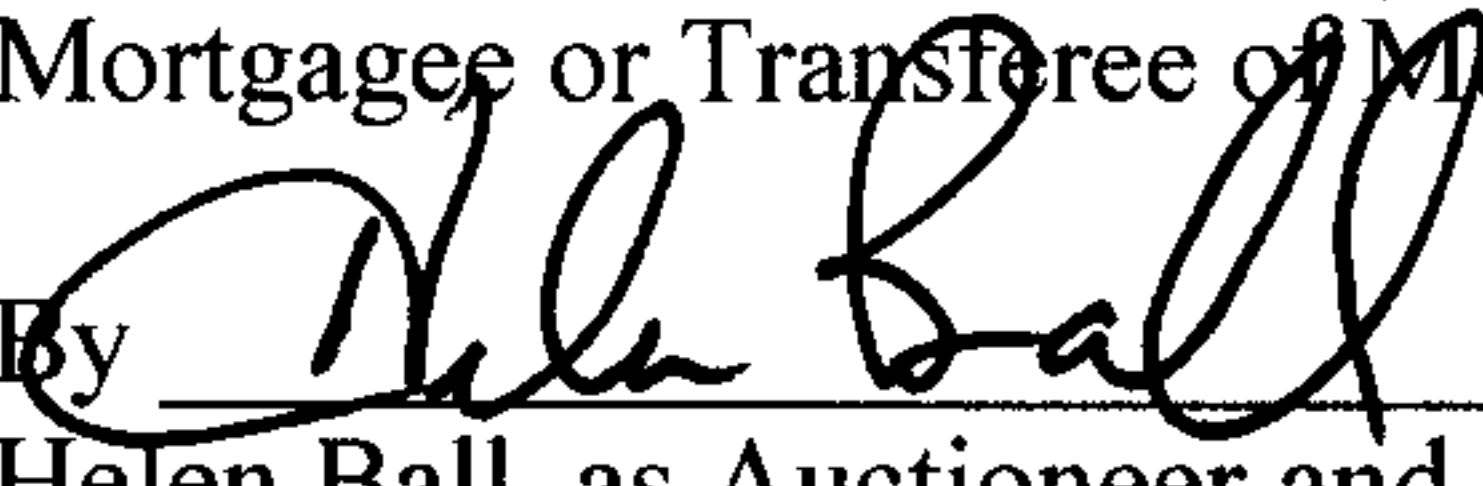
TO HAVE AND TO HOLD THE above described property, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

IN WITNESS WHEREOF, the said Branch Banking and Trust Company, 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 December 16, 2015.

Karen Love Redding
Mortgagors


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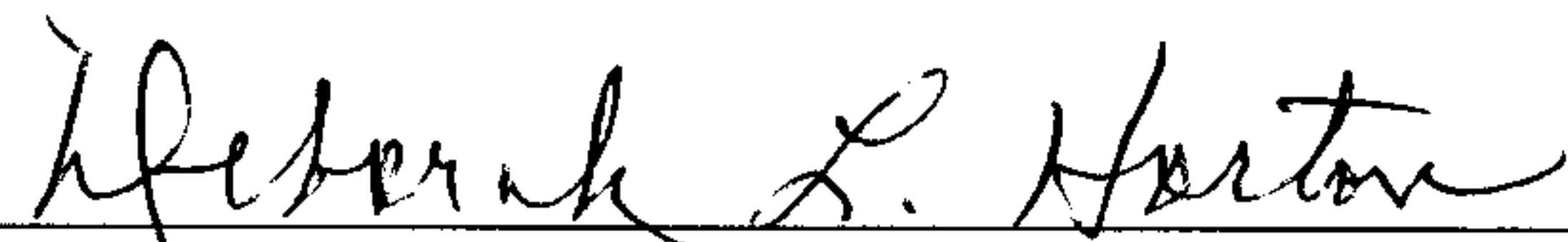
Branch Banking and Trust Company
Mortgagee or Transferee of Mortgagee

By 
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 Dec. 16, 2015.


NOTARY PUBLIC
MY COMMISSION EXPIRES: 3-28-16

Instrument prepared by:
HELEN BALL
SHAPIRO AND INGLE, LLP
10130 Perimeter Parkway, Suite 400
Charlotte, NC 28216
15-008604

Send Tax Notices to:
Secretary of Housing and Urban Development
Information Systems & Networks Corporation
Shepherd Mall Office Complex
2401 NW 23rd Street, Suite 1D
Oklahoma City, OK 73107

Real Estate Sales Validation Form

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

Grantor's Name Karen Love Redding

Grantee's Name Branch Banking and Trust Company

Mailing Address

Mailing Address 301 College Street
Greenville, South Carolina 29601

Property Address 162 Gardenside Dr
Alabaster, AL 35007

Date of Sale December 16, 2015

Total Purchase Price \$ 103,419.83

or

Actual Value \$ _____

or

Assessor's Market Value \$ _____



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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 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 Bailey

Sign Helen Bailey

____ Unattested _____

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Form RT - 1