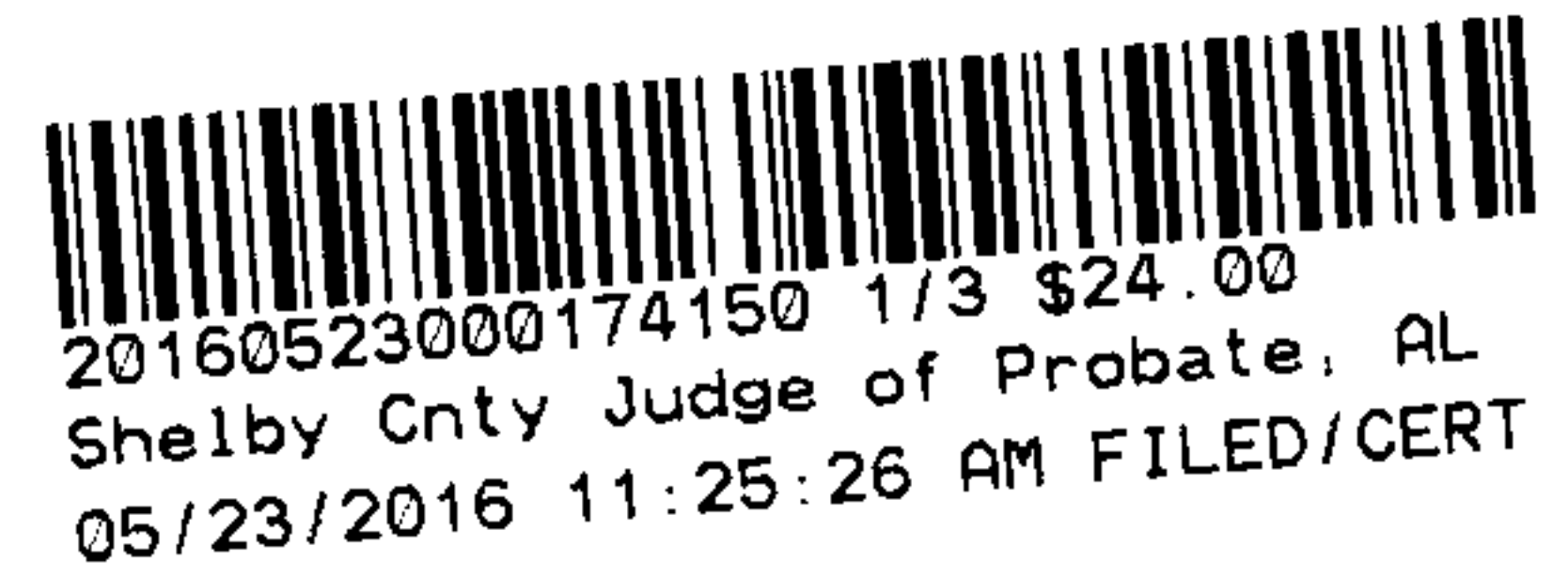


PREPARED BY:

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McCalla Raymer, LLC
Two North Twentieth
2-20th Street North, Suite 1310
Birmingham, AL 35203



STATE OF ALABAMA
COUNTY OF SHELBY

Please Cross Reference to: Instrument No. 20080128000034750

MORTGAGE FORECLOSURE DEED

THIS INDENTURE, effective as of the 14th day of April, 2016, between Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust, as Grantor, and Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust, as Grantee.

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, January 24, 2008, **Wade Lewis Rider, Married And Kimberly Martin Rider, Married, Mortgagors**, did execute a certain mortgage to **American General Financial Services of Alabama, Inc.**, which said mortgage is recorded in Instrument No. 20080128000034750, in the Office of the Judge of Probate of Shelby County, Alabama.; and

WHEREAS, said mortgage and the debt thereby secured was last transferred and assigned to **Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust**, as transferee, said transfer is recorded in Instrument 20160302000067090, aforesaid records, and Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust, 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 Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust 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 03/16/2016, 03/23/2016, 03/30/2016; and

WHEREAS, on April 14, 2016, the day on which the foreclosure sale was due to be held under the terms of said notice at 2:25 o'clock pm, between the legal hours of sale, said foreclosure was duly and properly conducted and Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust did offer for sale and sell at 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 Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust in the amount of **ONE HUNDRED FIFTY-EIGHT THOUSAND FOUR HUNDRED TWENTY-FIVE DOLLARS AND FORTY-TWO CENTS (\$158,425.42)** which sum the said Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust; 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 FIFTY-EIGHT THOUSAND FOUR HUNDRED TWENTY-FIVE DOLLARS AND FORTY-TWO CENTS (\$158,425.42), cash, on the indebtedness secured by said mortgage, the said Wade Lewis Rider, Married And Kimberly Martin Rider, Married, acting by and through the said Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust as transferee,

by Reed Hudson, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust, and its successors and assigns, as Grantee, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 8, according to the survey of Apache Ridge, Sector 6, as recorded in Map Book 17, Page 145, of the records in the Office of the Judge of Probate, Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust, 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, Wade Lewis Rider, Married And Kimberly Martin Rider, Married, Mortgagors by the said Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust have caused this instrument to be executed by Reed Hudson, as auctioneer and the person conducting said sale for the Mortgagee, or Transferee of Mortgagee, and in witness whereof said Reed Hudson, has executed this instrument in his/her capacity as such auctioneer conducting said sale causing these presents to be executed on the 5th day of May, 2016.

Wade Lewis Rider And Kimberly Martin Rider, Mortgagors

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust, Mortgagee or Transferee of Mortgagee

By:
(sign)

(print)

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 Reed Hudson, 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 5th day of May, 2016.

NOTARY PUBLIC

My Commission Expires:

Grantee Name / Send tax notice to:

ATTN:

RUSHMORE LOAN MANAGEMENT SERVICES, LLC

15480 Laguna Canyon Road

Suite 100

Irvine, CA 92618

SONDRA D HALL
My Commission Expires
12/4/2016

File No.: 970915

20160523000174150 2/3 \$24.00
Shelby Cnty Judge of Probate, AL
05/23/2016 11:25:26 AM FILED/CERT

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

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)

 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.

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).

Sondra D. Hall



(Grantor/Grantee/Owner/Agent) circle one

