

STATE OF ALABAMA                     )  
   :  
COUNTY OF SHELBY                    )

**MORTGAGE FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, December 23, 2009, to wit, James K. Eskridge and Jessica S. Eskridge, husband and wife, executed and delivered Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Superior Bank, and Lender's successors and assigns), and Lender's successors and assigns), a mortgage conveying to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Superior Bank, and Lender's successors and assigns), and Lender's successors and assigns), the property hereinafter described, which said mortgage was given to secure an indebtedness there in mentioned, and which mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20091229000471750, as modified by that certain Loan Modification Agreement dated August 19, 2013 and recorded under Instrument Number 20130906000364520; said Mortgage having been transferred and assigned by Mortgage Electronic Registration Systems, Inc. (solely as nominee for Lender, Superior Bank, and Lender's successors and assigns) to Alabama Housing Finance Authority by virtue of that certain Assignment of Mortgage dated March 6, 2013 and recorded in said Probate Office under Instrument Number 20130313000103570; and

WHEREAS, it was provided in said mortgage that if a default was made in the payment of the note, and each and every installment thereof, evidencing the indebtedness secured by said mortgage as they or any part thereof became due, then Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Superior Bank, and Lender's successors and assigns), would have the right to declare the entire indebtedness secured by said mortgage due and payable at once and to sell the property conveyed by said mortgage at public outcry for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama, after first giving notice of the time, place and terms of said sale for three weeks by publication in any newspaper then published in said County; and

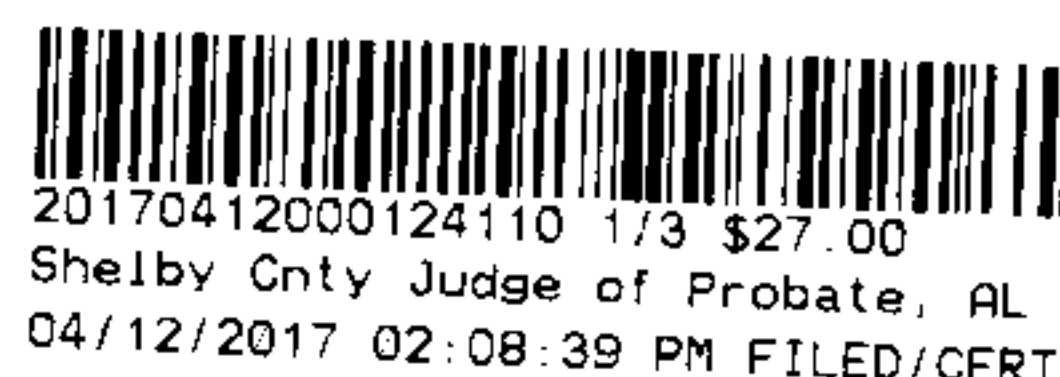
WHEREAS, it was further provided in said mortgage that in the event of such sale the said Assignee was authorized and empowered to purchase the property conveyed in said mortgage if the higher bidder therefore, the same as if it were a stranger to said conveyance and in such event the auctioneer or person making said sale was empowered, directed and authorized to execute a deed to such purchaser at said sale in the names of the Mortgagors; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and said Alabama Housing Finance Authority, as Assignee, did declare all of the indebtedness secured by said mortgage due and payable; and

WHEREAS, Alabama Housing Finance Authority, as Assignee, acting under the power of sale contained in said mortgage, did give notice for three weeks by weekly insertion in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of March 8, 2017, March 15, 2017 and March 22, 2017, that it would sell said property at the Shelby County Courthouse door in the City of Columbiana, Alabama, at auction to the highest bidder for cash, during the legal hours of sale on April 11, 2017; and

WHEREAS, after having given said notice, Alabama Housing Finance Authority, as Assignee, on the 11th day of April, 2017, during the legal hours of sale, did offer said property to the highest bidder for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama; and

WHEREAS, Alabama Housing Finance Authority, as Assignee, being the highest, best and last bidder at said sale, became the purchaser of said property at and for the sum of One Hundred Five Thousand Six Hundred and No/100 Dollars (\$105,600.00).



NOW, THEREFORE, James K. Eskridge and Jessica S. Eskridge, by Dan Head, the auctioneer making said sale, and Dan Head, as said auctioneer, for and in consideration of the premises and the sum of One Hundred Five Thousand Six Hundred and No/100 Dollars (\$105,600.00), applied by Alabama Housing Finance Authority, as Assignee, to the indebtedness secured by said mortgage, do hereby Grant, Bargain, Sell and Convey unto the said, Alabama Housing Finance Authority, its successors and assigns, the following described property, situated in Shelby County, State of Alabama, to-wit:

Lots 1, 2, and 3, according to Mitchell Subdivision, Wilsonville, Alabama, as shown by map recorded in Map Book 4, Page 41, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

TO HAVE AND TO HOLD, the aforegranted property unto the said Alabama Housing Finance Authority, its successors and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws of the State of Alabama. This conveyance is made subject to unpaid taxes and assessments, if any.

IN WITNESS WHEREOF, James K. Eskridge and Jessica S. Eskridge, by Dan Head, the person making said sale, Alabama Housing Finance Authority, by Dan Head, as auctioneer and the person making said sale, and Dan Head, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 11th day of April, 2017.

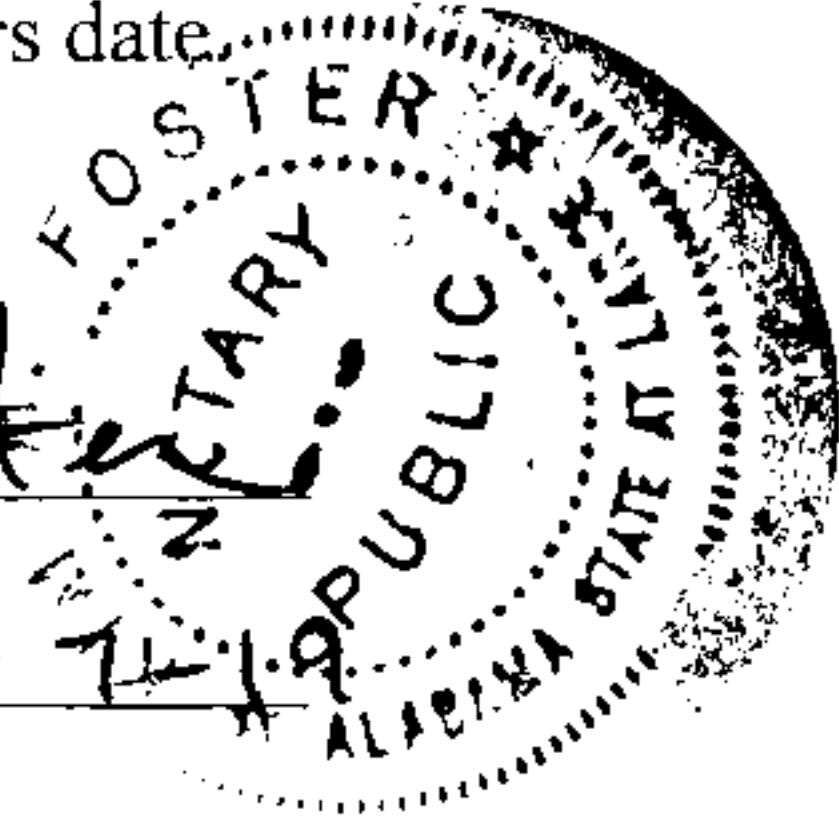
JAMES K. ESKRIDGE AND  
JESSICA S. ESKRIDGE  
By [Signature]  
As auctioneer and the person making  
said sale

ALABAMA HOUSING FINANCE  
AUTHORITY  
By: [Signature]  
As auctioneer and the person making  
said sale  
By: [Signature]  
As auctioneer and the person making  
said sale

STATE OF ALABAMA                    )  
   :  
COUNTY OF SHELBY                )

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Dan Head, whose name as auctioneer and the person conducting said sale, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, in his capacity as auctioneer and the person making said sale, and with full authority, executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 11th day of April, 2017.

[Signature: Kevin M. Foster]  
Notary Public  
My commission expires: 1-14-19  


(SEAL)  
This instrument prepared by:  
Bowdy J. Brown, Esq.  
Sasser, Sefton & Brown, P.C.  
Post Office Box 4539  
Montgomery, AL 36103-4539  
Our File No.: 49696-2311 James K. Eskridge and Jessica S. Eskridge  
**FOR AD VALOREM TAX PURPOSES: Alabama Housing Finance Authority, Post Office Box 242928, Montgomery, AL 36124.**



**Real Estate Sales Validation Form***This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1*

Grantor's Name James K. Eskridge  
 Jessica S. Eskridge  
 Mailing Address See Below  
 Property Address 14 Mitchell St.  
 Wilsonville, AL 35186

Grantee's Name Alabama Housing Finance Authority  
 Grantee's Address Post Office Box 242928  
 Montgomery, Alabama 36124-2928  
 (334) 244-9200  
 Date of Sale 04/11/2017  
 Purchase Price \$105,600.00  
 or  
 Actual Value \$ N/A  
 or  
 Assessor's Market Value \$ N/A

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 - **FORECLOSURE SALE - TAX EXEMPT**☐ 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 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 Code of Alabama 1975 § 40-22-1 (h).

Date 04/11/2017

\_\_\_\_ Unattested

JCB

(verified by)

Print Alabama Housing Finance AuthoritySign 

(Grantor/Grantee/Owner/Agent) circle one

**Bowdy J. Brown, Esq.****Sasser, Sefton & Brown, P.C.****Post Office Box 4539****Montgomery, Alabama 36103-4539****(334) 532-6144**

20170412000124110 3/3 \$27.00  
 Shelby Cnty Judge of Probate AL  
 04/12/2017 02:08:39 PM FILED/CERT

**Form RT-1**