

SEND TAX NOTICE TO:  
Morgan Ramey  
2137 Cameron Circle  
Birmingham, AL 35242

STATE OF ALABAMA       )  
SHELBY COUNTY        )

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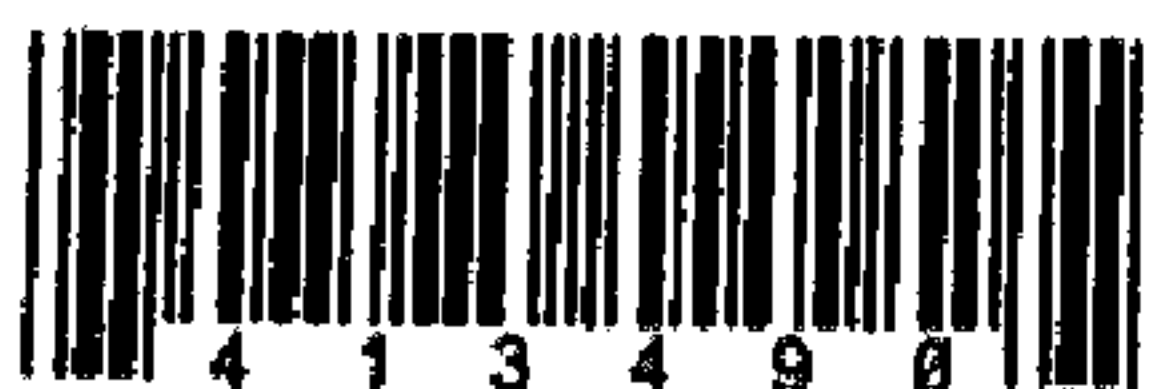
FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 1st day of September, 2006, Sam Cantavespre, a single man, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., as nominee for Renasant Bank, a Mississippi Corporation, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20080618000248530, said mortgage having subsequently been transferred and assigned to M&T Bank, by instrument recorded in Instrument Number 20170517000170810, in the aforesaid Probate Office ("Transferee"); and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said M&T Bank did declare all of the indebtedness secured by said mortgage, subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in



the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of May 31, 2017, June 7, 2017, and June 14, 2017; and

WHEREAS, on January 26, 2018, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and M&T Bank did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Morgan Ramey was the highest bidder and best bidder in the amount of One Hundred Six Thousand And 00/100 Dollars (\$106,000.00) on the indebtedness secured by said mortgage, the said M&T Bank, by and through Red Mountain Title, LLC as auctioneer conducting said sale for said Transferee, does hereby remise, release, quit claim and convey unto Morgan Ramey all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 26, according to the Survey of Dearing Downs, 3rd Addition, as recorded in Map Book 8, Page 15, in the Probate Office of Shelby County, Alabama.

The property is being conveyed herein on an "as is, where is" basis subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the records of the Office of the Judge of Probate of the county where the above described property is situated; and furthermore, this property is being conveyed without warranty or recourse, express or implied, as to title, use and/or enjoyment and will be subject to the right of redemption of all parties entitled thereto; and by accepting this deed, Grantee releases any and all claims whatsoever against the law firm representing the Grantor hereunder and the auctioneer conducting said foreclosure sale; and furthermore, this conveyance is subject to being declared null and void in the event that the owner or a party claiming through the owner has filed a bankruptcy prior to the date of this foreclosure sale.

TO HAVE AND TO HOLD the above described property unto Morgan Ramey, 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 in the State of Alabama; and also subject to all recorded mortgages,

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encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, M&T Bank, has caused this instrument to be executed by and through Red Mountain Title, LLC, as auctioneer conducting said sale for said Transferee, and said Red Mountain Title, LLC, as said auctioneer, has hereto set its hand and seal on this 5 day of February, 2018.

M&T Bank

By: Red Mountain Title, LLC  
Its: Auctioneer

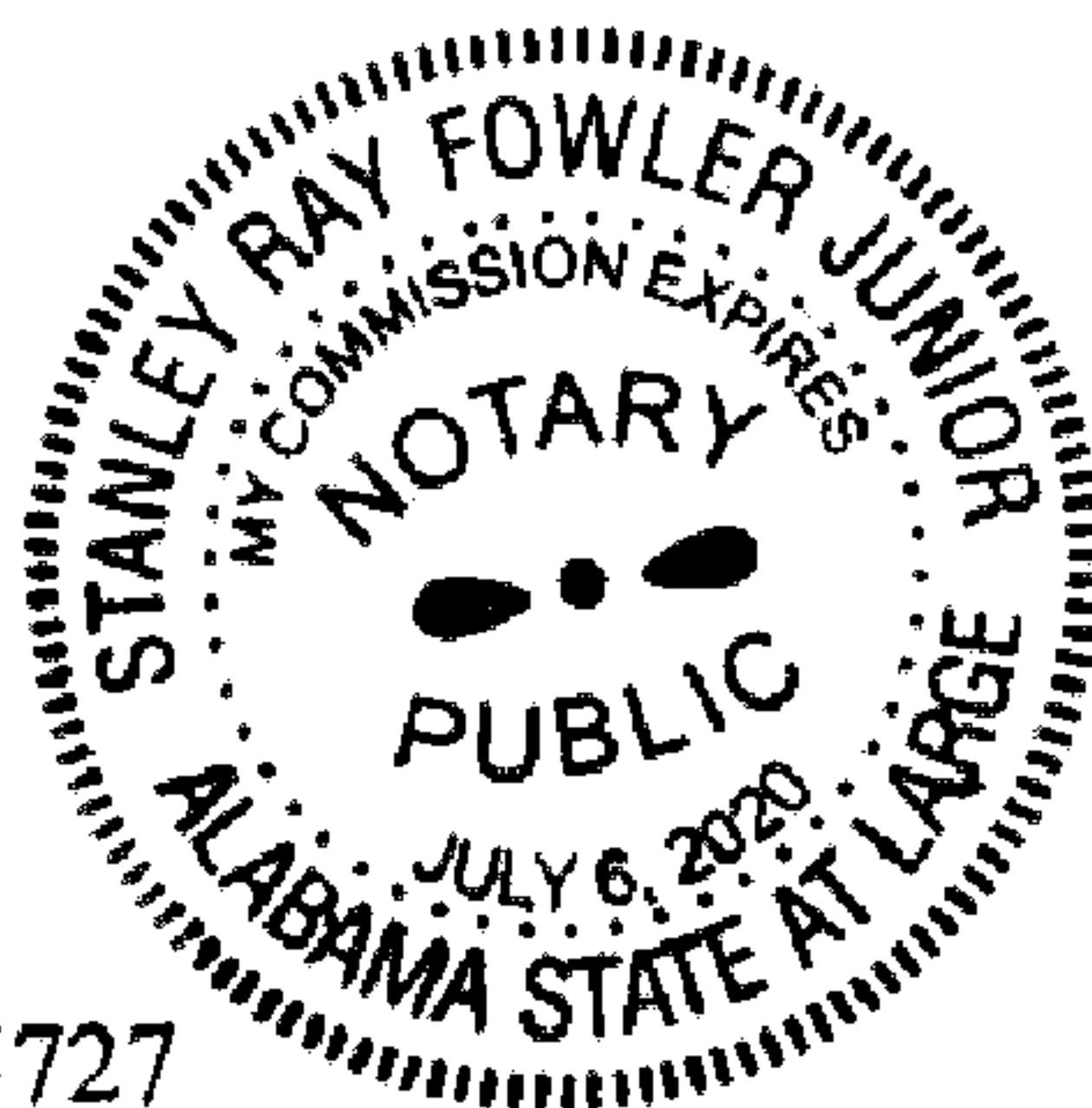
By: [Signature]

STATE OF ALABAMA )

JEFFERSON COUNTY )

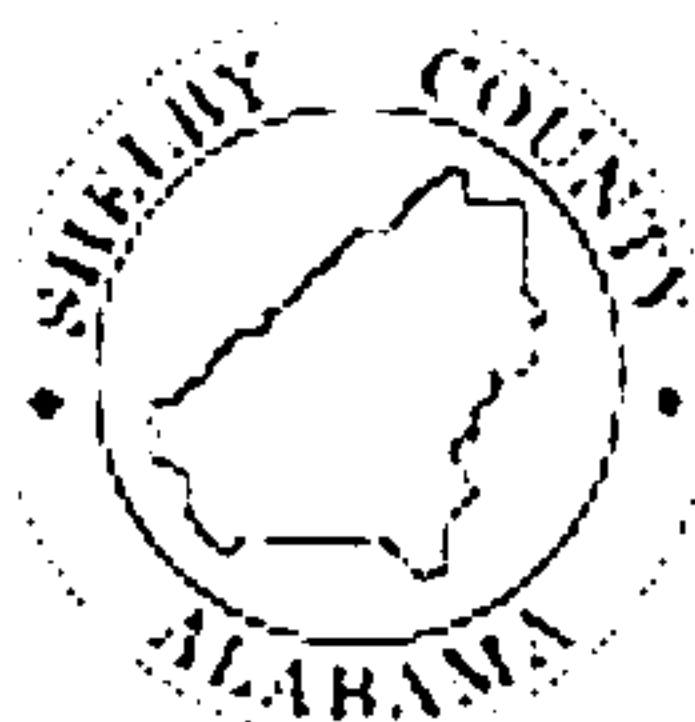
I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Chris Wilkins, whose name as auctioneer of Red Mountain Title, LLC, a limited liability company, acting in its capacity as auctioneer for M&T Bank, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he/she, as such auctioneer and with full authority, executed the same voluntarily for and as the act of said limited liability company, acting in its capacity as auctioneer for said Transferee.

Given under my hand and official seal on this 5 day of February, 2018.



This instrument prepared by:  
Elizabeth Loeftgren  
SIROTE & PERMUTT, P.C.  
P. O. Box 55727  
Birmingham, Alabama 35255-5727

[Signature]  
Notary Public  
My Commission Expires: \_\_\_\_\_



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
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\$128.00 CHERRY  
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[Signature]

