

PREPARED BY:

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STATE OF ALABAMA
COUNTY OF SHELBY

Please Cross Reference to: Instrument No. 20120426000143860

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, April 19, 2012, **Niranjan Shrestha, Husband and Desiree Shrestha, Wife, Mortgagor**, did execute a certain mortgage to **Mortgage Electronic Registration Systems, Inc., as nominee for Branch Banking and Trust Company, its successors and assigns**, which said mortgage is recorded in Instrument No. 20120426000143860, 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 **Branch Banking and Trust Company**, as transferee, said transfer is recorded in Instrument 20180228000063480, aforesaid records, and Branch Banking and Trust Company, 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 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 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 02/21/2018, 02/28/2018, 03/07/2018; and

WHEREAS, on April 16, 2018, the day on which the foreclosure sale was due to be held under the terms of said notice at 11:38 o'clock am, between the legal hours of sale, said foreclosure was duly and properly conducted and Branch Banking and Trust Company 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 Pelham, 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 **NINETY-SIX THOUSAND EIGHT HUNDRED DOLLARS AND NO CENTS (\$96,800.00)** 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; 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 **NINETY-SIX THOUSAND EIGHT HUNDRED DOLLARS AND NO CENTS (\$96,800.00)**, cash, on the indebtedness secured by said mortgage, the said **Niranjan Shrestha, Husband and Desiree Shrestha, Wife**, acting by and through the said Branch Banking and Trust Company as transferee, by Aaron Warner, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto Branch Banking and Trust Company, and its successors and assigns, as Grantee, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 22, according to the Survey of Cambrian Ridge, as recorded in Map Book 21, Page 8, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Branch Banking and Trust Company, 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, Niranjana Shrestha, Husband and Desiree Shrestha, Wife, Mortgagor(s) by the said Branch Banking and Trust Company have caused this instrument to be executed by Aaron Warner, as auctioneer and the person conducting said sale for the Mortgagee, or Transferee of Mortgagee, and in witness whereof said Aaron Warner, has executed this instrument in his/her capacity as such auctioneer conducting said sale causing these presents to be executed on the 23 day of April, 2018.

Niranjana Shrestha and Desiree Shrestha, Mortgagor(s)

Branch Banking and Trust Company, Mortgagee or Transferee of Mortgagee

By:

(sign) Aaron Warner

(print) Aaron Warner

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 Aaron Warner, 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.

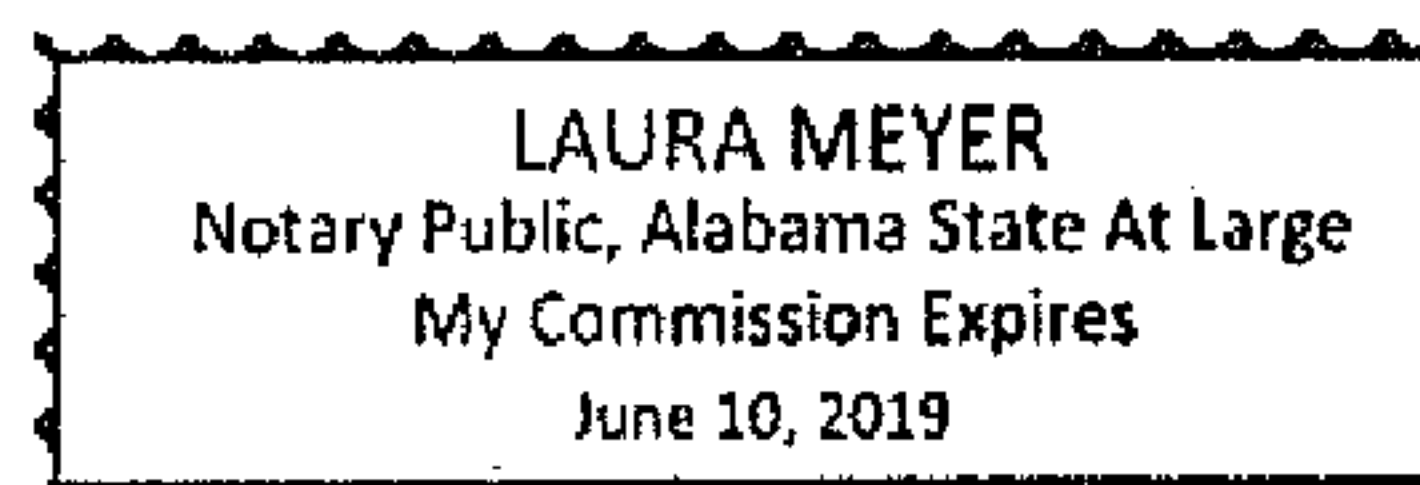
Given under my hand and official seal this 23rd day of April, 2018.

Laura Meyer

NOTARY PUBLIC

My Commission Expires:

Grantee Name / Send tax notice to:
ATTN:
BRANCH BANKING & TRUST COMPANY
111 Millport Circle
Greenville, SC 29607



Real Estate Sales Validation Form

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

Grantor's Name	Niranjn Shrestha and Desiree Shrestha	Grantee's Name	Branch Banking and Trust Company
Mailing Address	111 Millport Circle Greenville, SC 29607	Mailing Address	111 Millport Circle Greenville, SC 29607
Property Address	263 Cambrian Ridge Trail Pelham, AL 35124	Date of Sale	April 16, 2018
		Total Purchase price	\$96,800.00
		or	
		Actual Value	
		or	
		Assessed 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)

Bill of Sale		Appraisal
Sales Contract	x	Other FC 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 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).

Date 4/17/18

Print  Cory Clark 

Unattested

Sign

(verified by)

(Grantor/Grantee/Owner/Agent circle one)

Form RT-1

File No.: 913218



**Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
05/04/2018 11:59:03 AM
\$22.00 CHERY
20180504000152670**

J. W. Jones