DOCUMENT PREPARED BY AND RETURN TO: Victor Kang 3145 Avalon Ridge Place Suite 100 Peachtree Corners, GA 30071

## MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That

WHEREAS, heretofore, on, to-wit: the 28th day of March, 2016, JESSE BANDY AKA JESSE L. BANDY, A SINGLE MAN executed that certain mortgage on real property hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR SOUTHWEST FUNDING LP., which said mortgage was recorded in the Office of the Judge of Probate in Shelby County, Alabama, on May 12, 2016, at Instrument Number 20160512000161270, Shelby County, Alabama Records, said Mortgage having subsequently been transferred and assigned to **HOME POINT FINANCIAL CORPORATION**, by instrument recorded in at Instrument Number 20180118000018080, 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 Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in a 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 accordance with the loan terms, and Home Point Financial Corporation did declare due 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 April 11, 2018, April 18, 2018, April 25, 2018, that the property would be sold on May 7, 2018; and

WHEREAS, on May 7, 2018, the day on which the foreclosure was due to be held under the terms of the said notice, between the legal hours of sale, said foreclosure was duly conducted, and Home Point Financial Corporation did offer for sale and sell at public outcry in front of the Courthouse door in Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Home Point Financial Corporation was the highest bidder in the amount of One Hundred Forty-Six Thousand Six Hundred Eighty and 00/100 dollars (\$146,680.00), on the indebtedness secured by said mortgage; and Home Point Financial Corporation, by and through its undersigned counsel, does hereby grant, bargain, sell and convey unto Home Point Financial Corporation, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to wit:

LOT 17, ACCORDING TO THE SURVEY OF CAMDEN COVE WEST, SECTOR 3, PHASE 1, AS RECORDED IN MAP BOOK 35, PAGE 14, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD the above described property unto Home Point Financial Corporation its successors/heirs and assigns, forever; subject, however, subject to the statutory rights of redemption from said foreclosure sale in favor of those parties or entities entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, zoning ordinances, any outstanding taxes, restrictive covenants, and other matters of record in the aforesaid Probate Office.

FILE NO.: SGM-18-01497

IN WITNESS WHEREOF, Home Point Financial Corporation, has caused this instrument to be executed by and through its undersigned counsel, as attorney for said Transferee, and said undersigned counsel for said Transferee, has hereto set his/her hand and seal on this the 10th day of May, 2018.

Home Point Financial Corporation

By:

Printed Name: Victor Kang

Its: Attorney

## STATE OF GEORGIA COUNTY OF GWINNETT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Victor Kang, acting in his/her capacity as attorney for Home Point Financial Corporation, 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 attorney and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee acting in his/her capacity as attorney for Home Point Financial Corporation.

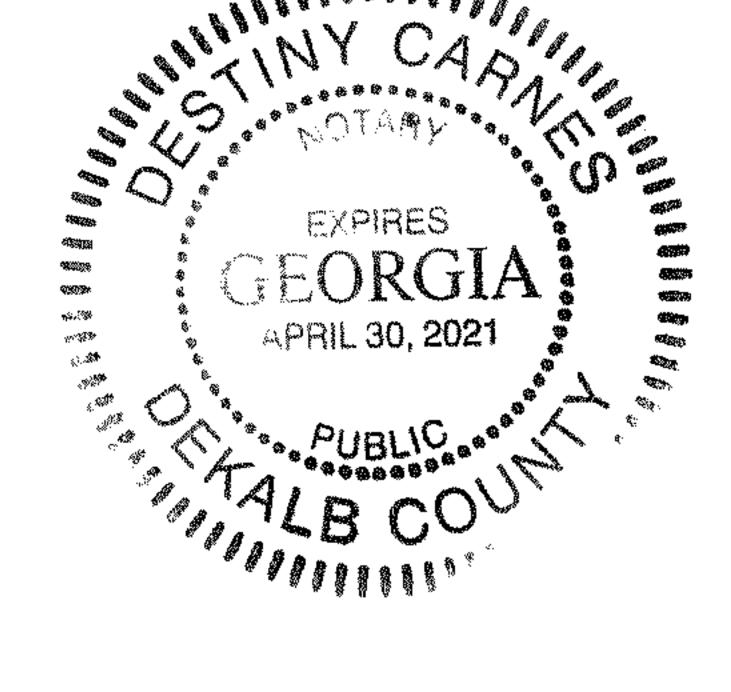
Given under my hand and official seal on this 10th day of May, 2018.

Notary Public

My Commission Expires:

April 30, 2021

(Notary Seal)





Filed and Recorded Official Public Records Judge James W. Fuhrmeister, Probate Judge, **County Clerk** Shelby County, AL 05/17/2018 02:38:31 PM **\$22.00 JESSICA** 

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