

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
COUNTY OF SHELBY) Kyle Miracle and Brittney R. Miracle, husband and wife

KNOW ALL MEN BY THESE PRESENTS: That Kyle Miracle and Brittney R. Miracle, husband and wife did to-wit, September 30, 2015, execute a mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for USAA Federal Savings Bank, which mortgage is recorded in Instrument Number at 20151005000347340 on October 5, 2015, and modified in corrected by affidavit recorded August 15, 2018 in Instrument 20180815000291690, in the Office of the Judge of Probate of Shelby County, Alabama.

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said USAA Federal Savings Bank did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of AUGUST 29,2018 SEPTEMBER 5,2018 SEPTEMBER 12,2018; and

WHEREAS, on October 1, 2018, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, USAA Federal Savings Bank acting by and through Lansing Skidmore, a representative of auctioneer and attorney Shapiro & Ingle, LLP did offer for sale and did sell at public outcry, in front 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 USAA Federal Savings Bank, in the amount of \$286,611.00 which sum the said USAA Federal Savings Bank offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said USAA Federal Savings Bank.

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased; and

NOW, THEREFORE, in consideration of the premises and of \$286,611.00, cash, the said Kyle Miracle and Brittney R. Miracle, husband and wife, acting pursuant to the authority granted under the said mortgage to USAA Federal Savings Bank, does or do hereby grant, bargain, sell and convey subject to the terms and conditions set forth in the notice of sale duly published under Alabama law and expressly disclaiming any implied warranty contemplated by § 35-4-271 of the Code of Alabama (1975) unto USAA Federal Savings Bank, the following described real estate situated in SHELBY County, Alabama, to-wit:

Lot 3322, according to the Survey of Riverchase Country Club, 33rd Addition, as recorded in Map Book 16, Page 112, in the Probate Office of Shelby County, Alabama.

Subject to any and all outstanding and accrued ad valorem taxes, association dues, rights of way, easements and restrictions of record in the Probate Office of SHELBY County, Alabama and existing special assessments, if any, which might adversely affect the title to the above described property. The property is further conveyed subject to the redemption rights of those parties entitled to redeem under the laws of the State of Alabama or the United States.

TO HAVE AND TO HOLD THE above described property, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

IN WITNESS WHEREOF, the said USAA Federal Savings Bank, has caused this instrument to be executed by Shapiro & Ingle, LLP, as auctioneer and attorney conducting said sale, and in witness whereof, Shapiro and Ingle, LLP, has executed this instrument in such capacity as on this October 2, 2018.

Kyle Miracle and Brittney R. Miracle, husband and wife
Mortgagors

By USAA Federal Savings Bank
Mortgagee or Transferee of Mortgagee

By: Shapiro and Ingle, LLP, as Auctioneer and attorney conducting
said sale for said Mortgagee or Transferee of Mortgagee.

By: William P. Harris
Name: William P. Harris
Title: Agent

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

I, the undersigned, a Notary Public in and for said State and County, hereby certify that William P. Harris, whose name as agent for Shapiro and Ingle, LLP, is signed to the foregoing conveyance 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 agent for Shapiro and Ingle, LLP, and with full authority, executed the same voluntarily on the day that bears that same date.

Given under my hand and official seal on October 2, 2018.

Matthew Hill
NOTARY PUBLIC
MY COMMISSION EXPIRES: Aug. 2, 2021

Instrument prepared by:
William P. Harris
SHAPIRO AND INGLE, LLP
10130 Perimeter Parkway, Suite 400
Charlotte, NC 28216
18-015877

Send Tax Notices to:
Nationstar Mortgage LLC d/b/a Mr. Cooper
8950 Cypress Waters Blvd
Coppell, Texas 75019

MATTHEW HILL
NOTARY PUBLIC
Mecklenburg County
North Carolina
My Commission Expires August 2, 2021

Real Estate Sales Validation Form

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

| | | | |
|------------------|---|-------------------------|--|
| Grantor's Name | <u>Kyle Miracle and Brittney R. Miracle,</u> <u>husband and wife</u> | Grantee's Name | <u>USAA Federal Savings Bank</u> |
| Mailing Address | <u>2107 Baneberry Dr</u> <u>Hoover, AL 35244</u> | Mailing Address | <u>8950 Cypress Waters Blvd</u> <u>Coppell, Texas 75019</u> |
| Property Address | <u>2107 Baneberry Dr</u> <u>Hoover, AL 35244</u> | Date of Sale | <u>October 1, 2018</u> |
| | | Total Purchase Price | <u>\$286,611.00</u> |
| | | or | |
| | | Actual Value | \$ _____ |
| | | or | |
| | | Assessor's 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)

| | |
|--|--|
| <input type="checkbox"/> Bill of Sale | <input type="checkbox"/> Appraisal |
| <input type="checkbox"/> Sales Contract | <input checked="" type="checkbox"/> Other Notice of Sale |
| <input type="checkbox"/> 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 of 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 <u>10/2/2018</u> | Print <u>William P. Harris</u> |
| <u>Unattested</u> | Sign <u>William P. Harris</u> |
| (verified by) | (Grantor/Grantee/Owner/Agent) circle one |

Form RT - 1

20181002000352850 10/02/2018 04:16:45 PM FCDEEDS 3/3



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/02/2018 04:16:45 PM
\$25.00 CHARITY
20181002000352850

Allen S. Bayl