PREPARED BY:

Matthew W. Penhale, Esq.
McCalla Raymer Leibert Pierce, LLC
Two North Twentieth
2-20th Street North, Suite 1000
Birmingham, AL 35203

STATE OF ALABAMA COUNTY OF SHELBY

Please Cross Reference to: Instrument No. 2012004000380920

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, September 15, 2012, Sandra L. Lanzi F/K/A Sandra L. Ackley, an unmarried woman, 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. 2012004000380920 as modified by that certain Modification Agreement in Instrument No. 20150729000259740, 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 20170105000005480, 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 08/01/2018, 08/08/2018, 08/15/2018; and

WHEREAS, on September 24, 2018, the day on which the foreclosure sale was due to be held under the terms of said notice at 12:45 o'clock ampm, 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 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 Branch Banking and Trust Company in the amount of **ONE HUNDRED TWENTY-NINE THOUSAND SIX HUNDRED DOLLARS AND NO CENTS (\$129,600.00)** 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 ONE HUNDRED TWENTY-NINE THOUSAND SIX HUNDRED DOLLARS AND NO CENTS (\$129,600.00), cash, on the indebtedness secured by said mortgage, the said Sandra L. Lanzi F/K/A Sandra L. Ackley, 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 431, according to the Survey of Wyndham, Rockhampton, Sector II, as recorded in Map Book 24, Page 65, 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.

Sandra L. Lanzi F/K/A Sandra L. Ackley, Mortgagor

Branch Ban	king and Trust Company, Mortgagee or Transferee of Mortgage	ee
By: (sign)	A Commence of the Commence of	
(print)	Aaron Warning	
	and the person conducting said sale for the Mortgagee of Mortgagee	(

File No.: 958816

20181015000365190 10/15/2018 02:29:15 PM FCDEEDS 2/3

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 day of Ochilland, 2018.

NOTARY PUBLIC

My Commission Expires: 6-16-19

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

LAURA MEYER
Notary Public, Alabama State At Large
My Commission Expires
June 10, 2019

File No.: 958816

20181015000365190 10/15/2018 02:29:15 PM FCDEEDS 3/3

This Docur		<u></u>	Walidation Forwith Code of Ala	bama 1975, Section 40-22-1
Grantor's Name	Sandra L. Lanzi f/k/a Ackley	Sandra L.	Grantee's Name	Branch Banking and Trust Company
Mailing Address	8034 Rockhampton (Helena, AL 35080	Circle	Mailing Address -	111 Millport Circle Greenville, SC 29607
Property Address	8034 Rockl Helena, AL	nampton Circle	Date of Sale	September 24, 2018
			Total Purchase pr	\$129,600.00
			or Actual Value	
			or Assessed Market	Value
<u> </u>				following documentary
Bill of	ne). (Recordation of Sale	documentary evic	dence is not required	Appraisal
	Contract			x Other FC Sale
	g Statement			
form is not require	•	or recordation con	nams an or me requi	red information referenced above, the
			Instructions	ga – and specific del del del medica del como encolore de la como entre de la como entre de la como en el como
mailing address.		vide the name of	_	ns conveying interest to property and t
mailing address. Grantee's name an	d mailing address - pro	ovide the name of	f the person or perso	ns to whom interest to property is being
mailing address. Grantee's name an Property address -	d mailing address - pro the physical address o	ovide the name of ovide the name of the property bei	f the person or persoing conveyed, if ava	ns to whom interest to property is being
mailing address. Grantee's name an Property address - Date of Sale - the	d mailing address - pro the physical address o date on which interest	ovide the name of ovide the name of the property being to the property w	f the person or persoing conveyed, if ava	ns to whom interest to property is being ilable.
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase prinstrument offered	d mailing address - protect the physical address of date on which interest ce - the total amount part for record.	ovide the name of ovide the name of the property being to the property waid for the purcha	f the person or persoing conveyed, if avairas conveyed.	ns to whom interest to property is being ilable. Noth real and personal, being conveyed
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase prinstrument offered Actual value - if the second control of the	d mailing address - protein the physical address of date on which interest ce - the total amount part for record.	ovide the name of ovide the property being the property waid for the purchased sold, the true value of the purchased sold, the true value of the purchased sold.	f the person or persoing conveyed, if ava as conveyed. ase of the property, below the property, below the property, below the property, and the property, the property is the property, the property is the property, the property is the	ns to whom interest to property is being ilable.
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase printerinstrument offered Actual value - if the instrument offered market value. If no proof is provision, of the property address.	d mailing address - protect the physical address of date on which interest ce - the total amount part for record. The property is not being for record. This may be indeed and the value must reperty as determined	ovide the name of ovide the property being to the property waid for the purchased sold, the true value of the determined, by the local officients	f the person or personing conveyed, if avainate of the property, an appraisal conduction the current estimate ial charged with the	ns to whom interest to property is being ilable. both real and personal, being conveyed both real and personal, being conveyed
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase printstrument offered Actual value - if the instrument offered market value. If no proof is proviously address will be used to the purposes will be used to the best attest, to the best series of the purposes will be used to the best series.	d mailing address - protective physical address of date on which interest ce - the total amount part for record. The property is not being for record. This may be record and the value must record and the taxpayer was of my knowledge and y false statements claim	ovide the name of the property being to the property waid for the purchased by the local official be penalized public that the in belief that the in	f the person or personing conveyed, if avains conveyed. ase of the property, an appraisal conduct the current estimate ial charged with the pursuant to Code of formation contained	ns to whom interest to property is being ilable. both real and personal, being conveyed both real and personal, being conveyed ed by a licensed appraiser or the assess of fair market value, excluding current responsibility of valuing property for prop
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase prininstrument offered Actual value - if the instrument offered market value. If no proof is provivaluation, of the purposes will be used to the best understand that an Alabama 1975 § 4	d mailing address - protective physical address of date on which interest ce - the total amount part for record. The property is not being for record. This may be record and the value must record and the taxpayer was of my knowledge and y false statements claim	ovide the name of ovide the property being to the property waid for the purchased sold, the true value evidenced by a state of the local official be penalized public that the induced on this form	f the person or personing conveyed, if avains conveyed. ase of the property, an appraisal conduct the current estimate ial charged with the pursuant to Code of formation contained	ns to whom interest to property is being ilable. both real and personal, being conveyed both real and personal, being conveyed ed by a licensed appraiser or the assess of fair market value, excluding current responsibility of valuing property for palabama 1975 § 40-22-1 (h). in this document is true and accurate.
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase prininstrument offered Actual value - if the instrument offered market value. If no proof is provivaluation, of the purposes will be used to the best understand that an Alabama 1975 § 4	d mailing address - protect the physical address of date on which interest ce - the total amount part for record. The property is not being for record. This may be indeed and the value must reperty as determined sed and the taxpayer where of my knowledge and y false statements claim (0-22-1 (h)).	ovide the name of ovide the property being to the property waid for the purchased sold, the true value evidenced by a state of the local official be penalized public that the induced on this form	ing conveyed, if avairas conveyed. ase of the property, the alue of the property, an appraisal conduct the current estimate ial charged with the cursuant to Code of formation contained may result in the interpretation.	ns to whom interest to property is being ilable. both real and personal, being conveyed both real and personal, being conveyed ed by a licensed appraiser or the assess of fair market value, excluding current responsibility of valuing property for palabama 1975 § 40-22-1 (h). in this document is true and accurate apposition of the penalty indicated in Control of the penalty indicated in
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase prininstrument offered Actual value - if the instrument offered market value. If no proof is provivaluation, of the purposes will be used to the best understand that an Alabama 1975 § 4	the physical address of the physical address of date on which interest ce - the total amount part for record. The property is not being for record. This may be indeed and the value must reperty as determined sed and the taxpayer where of my knowledge and y false statements claim to 122-1 (h).	ovide the name of ovide the property being to the property waid for the purchased sold, the true value evidenced by a state determined, by the local officional be penalized public that the inmed on this form Property was and p	ing conveyed, if avairas conveyed. ase of the property, the line of the property, an appraisal conduct the current estimate ial charged with the cursuant to Code of formation contained may result in the integral of the current estimated and the current estimated and the current estimated with the cursuant to Code of the cursuant to Code of the current estimated and the current estimated and the current estimated the current estimated and contained the current estimated the curre	ns to whom interest to property is being ilable. both real and personal, being conveyed both real and personal, being conveyed ed by a licensed appraiser or the assess of fair market value, excluding current responsibility of valuing property for palabama 1975 § 40-22-1 (h). in this document is true and accurate, aposition of the penalty indicated in Conveyed to the penalty indicated in the penalty
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase prininstrument offered Actual value - if the instrument offered market value. If no proof is provivaluation, of the purposes will be used at the instrument of the purpose will be used at the instrument of the purpose will be used at the instrument of the instrum	the physical address of the physical address of date on which interest ce - the total amount part for record. The property is not being for record. This may be indeed and the value must reperty as determined sed and the taxpayer where of my knowledge and y false statements claim to 122-1 (h).	ovide the name of the property we aid for the purchased sold, the true value evidenced by a st be determined, by the local officional be penalized placed belief that the in med on this form	ing conveyed, if avairas conveyed. ase of the property, the line of the property, an appraisal conduct the current estimate ial charged with the cursuant to Code of formation contained may result in the integral of the current estimated and the current estimated and the current estimated with the cursuant to Code of the cursuant to Code of the current estimated and the current estimated and the current estimated the current estimated and contained the current estimated the curre	ns to whom interest to property is being ilable. both real and personal, being conveyed both real and personal, being conveyed ed by a licensed appraiser or the assess of fair market value, excluding current responsibility of valuing property for palabama 1975 § 40-22-1 (h). in this document is true and accurate apposition of the penalty indicated in Control of the penalty indicated in
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase prininstrument offered Actual value - if the instrument offered market value. If no proof is provivaluation, of the purposes will be used at the instrument of the purpose will be used at the instrument of the purpose will be used at the instrument of the instrum	the physical address of the physical address of date on which interest ce - the total amount part for record. The property is not being for record. This may be indeed and the value must reperty as determined sed and the taxpayer where of my knowledge and y false statements claim to 122-1 (h).	ovide the name of ovide the property being to the property waid for the purchased sold, the true value evidenced by a state determined, by the local officional be penalized public that the inmed on this form Property was and p	ing conveyed, if avairas conveyed. ase of the property, the line of the property, an appraisal conduct the current estimate ial charged with the cursuant to Code of formation contained may result in the integral of the current estimated and the current estimated and the current estimated with the cursuant to Code of the cursuant to Code of the current estimated and the current estimated and the current estimated the current estimated and contained the current estimated the curre	ns to whom interest to property is being ilable. both real and personal, being conveyed both real and personal, being conveyed ed by a licensed appraiser or the assess of fair market value, excluding current responsibility of valuing property for palabama 1975 § 40-22-1 (h). in this document is true and accurate, aposition of the penalty indicated in Conveyed to the penalty indicated in the penalty
mailing address. Grantee's name and Property address - Date of Sale - the Total purchase prininstrument offered Actual value - if the instrument offered market value. If no proof is provivaluation, of the purposes will be used at the instrument of the purpose will be used at the instrument of the purpose will be used at the instrument of the instrum	the physical address of the physical address of date on which interest ce - the total amount part for record. The property is not being for record. This may be indeed and the value must reperty as determined sed and the taxpayer where of my knowledge and y false statements claim to 122-1 (h).	ovide the name of ovide the property being to the property waid for the purchased sold, the true value evidenced by a state determined, by the local officional be penalized public that the inmed on this form Property was and p	ing conveyed, if avairas conveyed. ase of the property, the line of the property, an appraisal conduct the current estimate ial charged with the cursuant to Code of formation contained may result in the integral of the current estimated and the current estimated and the current estimated with the cursuant to Code of the cursuant to Code of the current estimated and the current estimated and the current estimated the current estimated and contained the current estimated the curre	ns to whom interest to property is being ilable. both real and personal, being conveyed both real and personal, being conveyed ed by a licensed appraiser or the assess of fair market value, excluding current responsibility of valuing property for palabama 1975 § 40-22-1 (h). in this document is true and accurate, aposition of the penalty indicated in Conveyed to the penalty indicated in the penalty



Filed and Recorded Official Public Records Judge of Probate, Shelby County Alabama, County Clerk 10/15/2018 02:29:15 PM

Shelby County, AL **\$22.00 CHERRY**

20181015000365190

alling 5. Buyl