

STATE OF ALABAMA     )  
                                  :  
COUNTY OF SHELBY    )

**MORTGAGE FORECLOSURE DEED**

**KNOW ALL MEN BY THESE PRESENTS:**

WHEREAS, heretofore on, March 19, 2010, to wit, LaToya Floyd Ledyard and husband, Bosnic N. Ledyard, executed and delivered to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, BancorpSouth Bank, and Lender's successors and assigns), a mortgage conveying to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, BancorpSouth Bank, and Lender's successors and assigns), the property hereinafter described, which said mortgage was given to secure an indebtedness there in mentioned, and which Mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20100323000085040, and corrected and re-recorded under Instrument Number 20110207000043860; said Mortgage having been transferred and assigned by Mortgage Electronic Registration Systems, Inc. (solely as nominee for Lender, BancorpSouth Bank, and Lender's successors and assigns) to Alabama Housing Finance Authority by virtue of that certain Assignment of Mortgage dated January 23, 2013 and recorded in said Probate Office under Instrument Number 20130128000037050; and

WHEREAS, it was provided in said mortgage that if a default was made in the payment of the note, and each and every installment thereof, evidencing the indebtedness secured by said mortgage as they or any part thereof became due, then Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, BancorpSouth Bank, and Lender's successors and assigns), would have the right to declare the entire indebtedness secured by said mortgage due and payable at once and to sell the property conveyed by said mortgage at public outcry for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama, after first giving notice of the time, place and terms of said sale for three weeks by publication in any newspaper then published in said County; and

WHEREAS, it was further provided in said mortgage that in the event of such sale the said Mortgagee was authorized and empowered to purchase the property conveyed in said mortgage if the higher bidder therefore, the same as if it were a stranger to said conveyance and in such event the auctioneer or person making said sale was empowered, directed and authorized to execute a deed to such purchaser at said sale in the names of the Mortgagors; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and said Alabama Housing Finance Authority, as Assignee, did declare all of the indebtedness secured by said mortgage due and payable; and

WHEREAS, Alabama Housing Finance Authority, as Assignee, acting under the power of sale contained in said mortgage, did give notice for three weeks by weekly insertion in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of August 1, 2018, August 8, 2018 and August 15, 2018, that it would sell said property at the Shelby County Courthouse door in the City of Columbiana, Alabama, at auction to the highest bidder for cash, during the legal hours of sale on September 26, 2018; and

WHEREAS, after having given said notice, Alabama Housing Finance Authority, as Assignee, on the 26th day of September, 2018, during the legal hours of sale, did offer said property to the highest bidder for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama; and

WHEREAS, BHM Capital LLC, being the highest, best and last bidder at said sale, became the purchaser of said property at and for the sum of One Hundred Fourteen Thousand Seven Hundred Sixty One and No/100 Dollars (\$114,761.00).

NOW, THEREFORE, LaToya Floyd Ledyard and Bosnic N. Ledyard, by Aaron Warner, the auctioneer making said sale, and Aaron Warner, as said auctioneer, for and in consideration of the premises and the sum of One Hundred Fourteen Thousand Seven Hundred Sixty One and No/100 Dollars (\$114,761.00) applied by, Alabama Housing Finance Authority, as Assignee, to the indebtedness secured by said mortgage, do hereby Grant, Bargain, Sell and Convey unto the said, BHM Capital LLC, its successors and assigns, the following described property, situated in Shelby County, State of Alabama, to-wit:

Lot 6, Block 1, according to the Survey of Cedar Bend, Phase I, as recorded in Map Book 17, Page 139, in the Office of the Judge of Probate of Shelby County, Alabama.

This conveyance is made subject to any and all easements, encumbrances, restrictions, reservations and rights of way, if any, appearing of record affecting the above described property. This conveyance is also made subject to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws of the State of Alabama and the United States of America and unpaid taxes, if any.

TO HAVE AND TO HOLD, the aforegranted property unto the said BHM Capital LLC, its successors and assigns, forever.

IN WITNESS WHEREOF, LaToya Floyd Ledyard and Bosnic N. Ledyard, by Aaron Warner, the person making said sale, Alabama Housing Finance Authority, by Aaron Warner, as auctioneer and the person making said sale, and Aaron Warner, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 30 day of September, 2018.

LATOYA FLOYD LEDYARD AND  
BOSNIC N. LEDYARD

By Aaron Warner  
As auctioneer and the person making  
said sale

ALABAMA HOUSING FINANCE  
AUTHORITY

By: Aaron Warner  
As auctioneer and the person making  
said sale

By: Aaron Warner  
As auctioneer and the person making  
said sale

STATE OF ALABAMA )

COUNTY OF Shelby )

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Aaron Warner, whose name as auctioneer and the person conducting said sale, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, in his capacity as auctioneer and the person making said sale, and with full authority, executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 30th day of September, 2018.

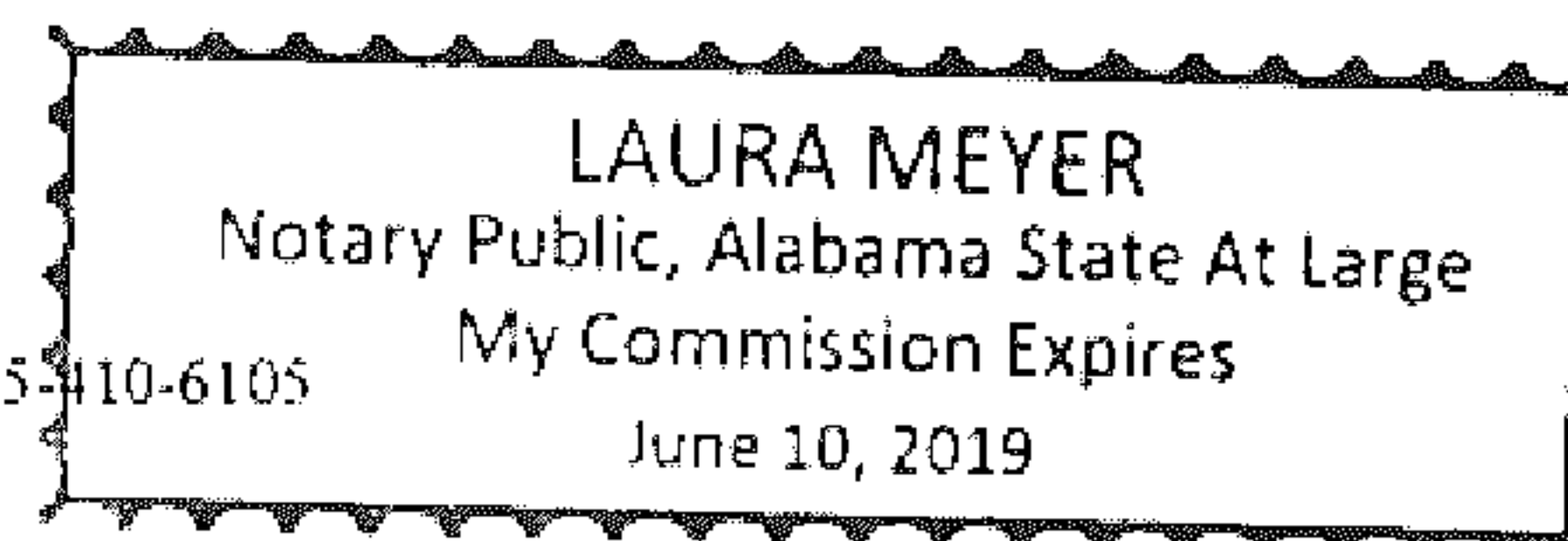
(SEAL)

Laura Meyer  
Notary Public  
My commission expires: 6-10-19

This instrument prepared by:  
Bowdy J. Brown, Esq.  
Sasser, Sefton, & Brown, P.C.  
Post Office Box 4539  
Montgomery, AL 36103-4539

Our File No.: 49696-619 LaToya Floyd Ledyard and Bosnic N. Ledyard

FOR AD VALOREM TAX PURPOSES: BHM Capital LLC, 110 12th Street N., Birmingham, AL 35203, 205-410-6105



## Real Estate Sales Validation Form

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

Grantor's Name ALABAMA HOUSING FINANCE AUTHORITY  
 Mailing Address 118 CEDAR BEND DRIVE  
HELENA, AL 35080

Grantee's Name BHM CAPITAL, LLC  
 Mailing Address 110 12TH STREET NORTH  
BIRMINGHAM, AL 35203

Property Address 118 CEDAR BEND DRIVE  
HELENA, AL 35080

Date of Sale 9/26/2018  
 Total Purchase Price \$114,761.00  
 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)

☐ Bill of Sale ☐ Appraisal  
☐ Sales Contract ☒ Other FORECLOSURE BID PRICE  
☐ 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 10/17/18

Print DANIELLE BOWLING

☐ Unattested

Sign

Danielle Bowling  
 (Grantor/Grantee/Owner/Agent) circle one

(verified by)

eForms



Filed and Recorded  
 Official Public Records  
 Judge of Probate, Shelby County Alabama, County  
 Clerk  
 Shelby County, AL  
 10/17/2018 01:38:18 PM  
 \$141.00 CHERRY  
 20181017000367710

*Allen S. Bayl*

**Form RT-1**