

PREPARED BY:

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STATE OF ALABAMA
COUNTY OF SHELBY

Please Cross Reference to: Instrument No. 20150702000223570

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, June 30, 2015, **Terry Gene Palmer, Husband Linda G. Palmer, Wife, Mortgagor**, did execute a certain mortgage to **Mortgage Electronic Registration Systems, Inc. as nominee for Fairway Independent Mortgage Corporation, its successors and assigns**, which said mortgage is recorded in Instrument No. 20150702000223570, 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 **Ditech Financial LLC**, as transferee, said transfer is recorded in Instrument 20180316000087990, aforesaid records, and Ditech Financial LLC, 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 Ditech Financial LLC 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 10/31/2018, 11/07/2018, 11/14/2018; and

WHEREAS, on November 26, 2018, the day on which the foreclosure sale was due to be held under the terms of said notice at 11:17 o'clock am, between the legal hours of sale, said foreclosure was duly and properly conducted and Ditech Financial LLC 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 Montevallo, 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 Ditech Financial LLC in the amount of **ONE HUNDRED THIRTY-TWO THOUSAND SEVEN HUNDRED NINETY-NINE DOLLARS AND NO CENTS (\$132,799.00)** which sum the said Ditech Financial LLC offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Ditech Financial LLC; 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 THIRTY-TWO THOUSAND SEVEN HUNDRED NINETY-NINE DOLLARS AND NO CENTS (\$132,799.00)**, cash, on the indebtedness secured by said mortgage, the said Terry Gene Palmer, Husband Linda G. Palmer, Wife, acting by and through the said Ditech Financial LLC as transferee, by John Robison, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto Ditech Financial LLC, and its successors and assigns, as Grantee, the following described real property, situated in Shelby County, Alabama, to-wit:

Lots 20, 21, 22, 23, 24, 25 and 26, according to map of Wooley Heights, as recorded in Deed Book 77, Page 443, in the Probate of Shelby County, Alabama.

ALSO, a lot described as follows: Begin at the Southeast corner of said Lot 21; thence in a Northeasterly direction along the Southeast boundary of said Lots 20 thru 26 for 150.00 feet to the Northeast corner of said Lot 26; thence in a Southeasterly direction in a straight line (which would be a continuation of the North line of said Lot 26 for 50.00 feet); thence in a Southwesterly direction along a line parallel to said Southeast boundary for Lots 20 to 26 for 125.00 feet; thence in a Westerly direction for 55.90 feet to the point of beginning.

TO HAVE AND TO HOLD the above described property unto Ditech Financial LLC, 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, Terry Gene Palmer, Husband Linda G. Palmer, Wife, Mortgagor(s) by the said Ditech Financial LLC have caused this instrument to be executed by John Robison, as auctioneer and the person conducting said sale for the Mortgagee, or Transferee of Mortgagee, and in witness whereof said John Robison, has executed this instrument in his/her capacity as such auctioneer conducting said sale causing these presents to be executed on the 30 day of November, 2018.

Terry Gene Palmer and Linda G. Palmer, Mortgagor(s)

Ditech Financial LLC, Mortgagee or Transferee of Mortgagee

By:

(sign)

(print)

John Robison

Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA

COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that John Robison, 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.

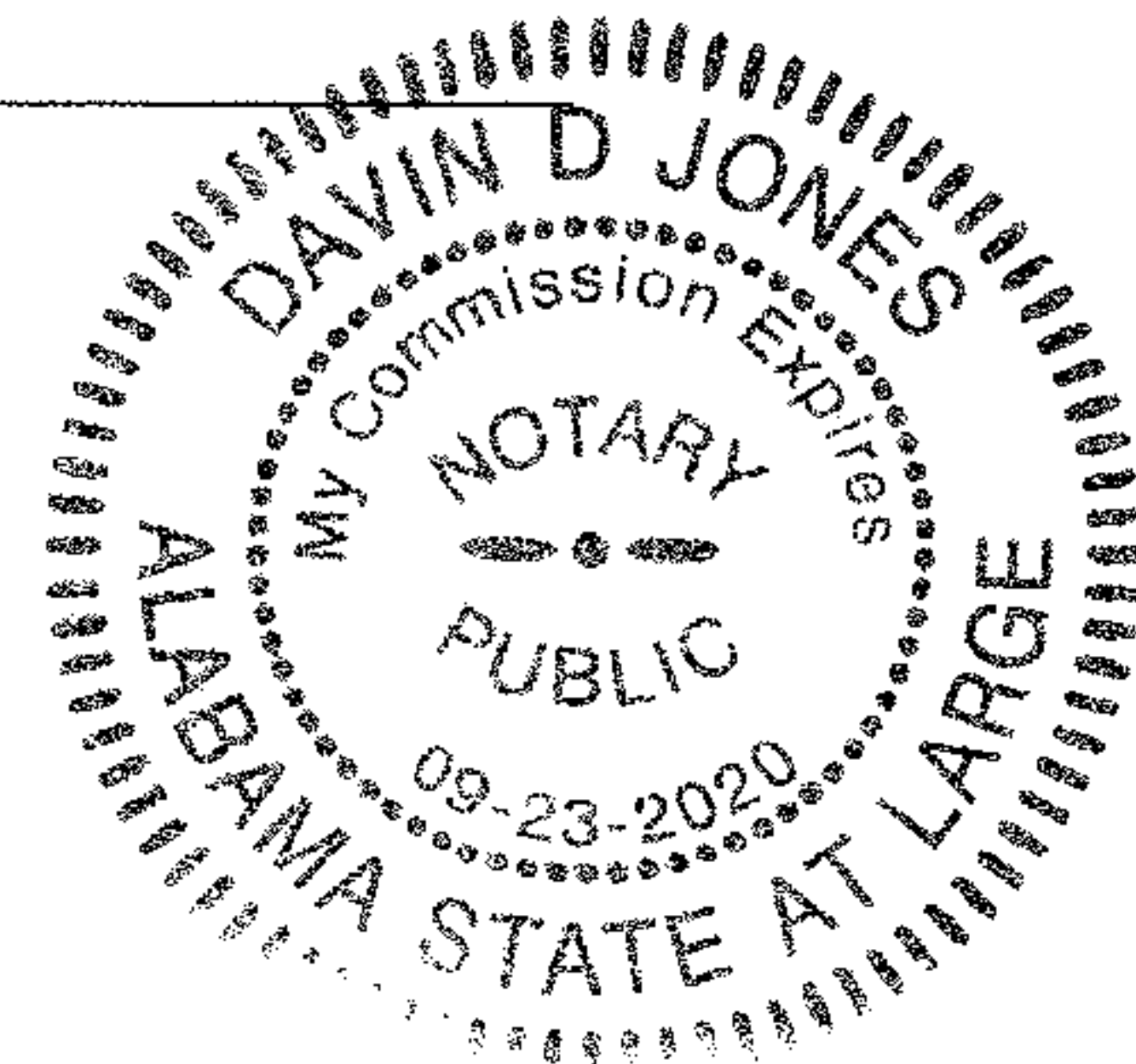
Given under my hand and official seal this 30th day of November, 2018.

Davin D Jones

NOTARY PUBLIC

My Commission Expires: 09-23-2020

Grantee Name / Send tax notice to:
ATTN:
DITECH FINANCIAL LLC
7360 S. Kyrene Rd.
Tempe, AZ 85284



Real Estate Sales Validation Form
<i>This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1</i>

Grantor's Name	Terry Gene Palmer and Linda G. Palmer	Grantee's Name	Ditech Financial LLC
Mailing Address	1476 King St Montevallo, AL 35115	Mailing Address	2100 E. Elliot Road Bldg 94, Mail Stop T325 Tempe, AZ 85284
Property Address	1476 King St Montevallo, AL 35115	Date of Sale	November 26, 2018
		Total Purchase price	\$132,799.00
		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 <u>11-30-18</u>	Print <u>John Robison</u>
Unattested	Sign <u><i>John Robison</i></u>
(verified by)	(Grantor/Grantee/Owner/Agent) circle one

Form RT-1

File No.: 9198



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
12/06/2018 01:22:07 PM
\$26.00 CHARITY
20181206000426790

Allen S. Bayl