20181221000446620 1/3 $26.00
Shelby Cnty Judge of Probate, AL
12/21/2018 01:12:47 PM FILED/CERT

Send Tax Notice To:
United States of America, acting through the Rural Housing Service,
USDA, f/k/a the Farmers Home Administration
c/o USDA, Rural Development
2507 N. Telshur Blvd
3C
Las Cruces, NM 88011

When Recorded Return to:
Zachary Howard Champion, Esq.
Stern & Eisenberg Southern, PC
1709 Devonshire Drive
Columbia, SC 29204

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that:

WHEREAS, heretofore, on, to-wit: the 22nd day of August, 2007, Joseph E. Obregon, Jr., and wife, Karla Obregon, executed that certain mortgage on real property hereinafter described to United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, as Instrument Number 20070823000397350, in the aforesaid Probate Office; 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 the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for four (4) 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 the 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 the payment of the indebtedness secured by said mortgage, and the said United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, did declare 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 08/15/2018, 08/22/2018, 08/29/2018, and 09/05/2018; and

WHEREAS, on September 14, 2018, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, David Sigler was the auctioneer and the person conducting the sale for said United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration; and

WHEREAS, United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, was the highest bidder and best bidder in the amount of Seventy-Seven Thousand Nine Hundred Seventy-Four and 00/100 Dollars ($77,974.00) on the indebtedness secured by said mortgage, the said United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, by and through Zachary Howard Champion as attorney for said Transferee, does hereby convey unto United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

> Lot 10, according to the Survey of The Willows at Calera, as recorded in Map Book 26, Page 85, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on part of the 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, right-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, has caused this indenture to be executed by and through Zachary Howard Champion, as attorney for said Transferee, and said Zachary Howard Champion, as

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attorney for said Transferee, has hereto set his hand and seal on this the 26 day of OCTOBER, 2018.

United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration

By:

Zachary Howard Champion, Attorney for Transferee

STATE OF Maryland)
COUNTY OF Baltimore)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Zachary Howard Champion whose name as Attorney for United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, 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/she as such Attorney for United States of America, acting through the Rural Housing Service, USDA, f/k/a the Farmers Home Administration, and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee.

Given under my hand and seal of office this 26th day of October, 2018.

NOTARY PUBLIC
My Commission Expires: 8/31/21

This instrument prepared by:

Zachary Howard Champion, Esq.
Stern & Eisenberg Southern, PC
1709 Devonshire Drive
Columbia, SC 29204

Heather L. Smith
Baltimore County
State of Maryland
My Commission Expires August 31, 2021

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