

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
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 5th day of December, 2008, Kyle Story and Meagan Yarbrough, husband and wife, 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 as Instrument Number 20081210000461910 in the Office of the Judge of Probate of Shelby County, Alabama, 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 02/06/2019, 02/13/2019, 02/20/2019, and 02/27/2019; and

WHEREAS, on March 6, 2019, 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, Jill Green 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, BHM Capital, LLC, was the highest bidder and best bidder in the amount of One Hundred Five Thousand and 00/100 Dollars (\$105,000.00) 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 BHM Capital, LLC, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 72, according to the Survey of Emerald Ridge, Sector III, as recorded in Map Book 39, Page 35, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto BHM Capital, LLC, 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 attorney for said Transferee, has hereto set his hand and seal on this the 8 day of

MARCH, 2019.

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

By:

Zachary H. Champion
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 8 day of March, 2019.

Heather L. Smith
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

Real Estate Sales Validation Form

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

Grantor's Name UNITED STATES OF AMERICA ACTING THROUGH
 Mailing Address THE RURAL HOUSING SERVICE, USDA
 1024 GARNET DRIVE
 CALERA, AL 35040

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

Property Address 1024 GARNET DRIVE
 CALERA, AL 35040

Date of Sale 3/6/2019
 Total Purchase Price \$105,000.00
 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 AMOUNT
☐ 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 3/15/19

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
 03/15/2019 02:58:58 PM
 \$132.00 CHERRY
 20190315000084140

Danielle Bowling

Form RT-1