

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, 26th day of October, 2009, a certain Mortgage was executed by William Rupp and Lily H. Rupp, as husband and wife, as mortgagor in favor of Urban Financial Group and was recorded on November 4, 2009, in Instrument Number 20091104000412530, in the Office of the Judge of Probate of Shelby County, Alabama, and

WHEREAS, the Mortgage was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Mortgage is now owned by the Secretary, pursuant to an assignment; said mortgage transferred and assigned to Generation Mortgage Company, dated October 26, 2009 and recorded on December 3, 2009 in Instrument Number 20091203000445440; said mortgage transferred and assigned to Nationstar Mortgage, LLC d/b/a Champion Mortgage Company dated May 6, 2015 and recorded on July 17, 2015 in Instrument Number 20150717000243970; said mortgage transferred and assigned to the Secretary dated March 8, 2016 and recorded on April 5, 2016 in Instrument Number 20160405000109090; in the Office of the Judge of Probate of Shelby County, Alabama;

WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that the payment due on February 9, 2019 was not made and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of March 11, 2019 is \$505,897.10; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded in the Probate Records of Jefferson County, Alabama, notice is hereby giving that on the **19th day of June, 2019** between the hours of 11:00 am and 4:00 pm, local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction in front of the main entrance of the Shelby County, Alabama, Courthouse, in the City of Columbiana, Shelby County, Alabama, to the highest bidder:

Being Lot 3407, according to the survey of Riverchase Country Club, 34th Addition, as recorded in Map Book 15, Page 32, A, B and C in the Probate Office of Shelby County, Alabama.

Property being sold "AS IS". Property is subject to any title deficiencies. No representation is made as to the title to the subject property.

Commonly known as: 1096 Country Club Court, Birmingham, Alabama 35244.

The Secretary of Housing and Urban Development will bid \$505,897.10 plus interest, fees and costs.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorated share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$50,589.71 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$50,589.71 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like bid deposits, must be delivered in form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extension will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price accordance with terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure sale is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid in if the mortgage is to be reinstated prior to the scheduled sale is \$505,897.10 as of March 11, 2019, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in notice, mileage by the most reasonable road distance for

posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: *May 2, 2019*

Mark A. Pickens

Foreclosure Commissioner



P.O. Box 26101

Birmingham, AL 35260

(205)933-1169

(205)933-6929 facsimile

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

Before me, the undersigned, a Notary Public in and for said County and said State, personally appeared Mark A. Pickens, whose name is signed to the foregoing, and who is known to me, acknowledged before me that he has read the foregoing document, knows the content thereof, and is informed and believes, and upon such information and belief, avers that the facts alleged therein are true and correct.

Given under my hand and official seal this 2 day of May, 2019.

This instrument prepared by:
Mark A. Pickens, Esq.
MARK A. PICKENS, P.C.
P.O. Box 26101
Birmingham, AL 35260
MAP#19-0057



Notary Public

My commission expires: 3-21-2023



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
05/09/2019 03:19:44 PM
\$24.00 CHARITY
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Allen S. Bayl