

THIS INSTRUMENT WAS PREPARED BY:
FOSTER D. KEY, ATTORNEY AT LAW
POST OFFICE BOX 360345
BIRMINGHAM, ALABAMA 35236-0345

SEND TAX NOTICE TO:
ALATRUST CREDIT UNION
POST OFFICE BOX 36489
BIRMINGHAM, ALABAMA 35236

STATE OF ALABAMA
SHELBY COUNTY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that whereas, heretofore, on, to-wit: on **December 13, 2010, Julius K. Merritt and Tamara D. Merritt, a married couple**, executed a certain mortgage on property hereinafter described to **First Educators Credit Union n/k/a AlaTrust Credit Union** which mortgage is recorded in **Instrument Number 20101222000429940, Record of Mortgages, in the Office of the Judge of Probate of Shelby County, Alabama**; and

WHEREAS, in and by said mortgage, the mortgagee was authorized and empowered in the case of default in the payment of the indebtedness thereby secured, 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 publishing in said county by publication once a week for three consecutive weeks prior to said sale at public outcry for cash, to the highest bidder; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and **First Educators Credit Union n/k/a AlaTrust Credit Union**, 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 **April 03, 2019; April 10, 2019; and April 17, 2019**; and

WHEREAS, on **May 2nd, 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 **First Educators Credit Union n/k/a AlaTrust Credit Union**, 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, Foster D. Key was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for said **AlaTrust Credit Union** and whereas **AlaTrust Credit Union** was the highest bidder and best bidder in the amount of **Two Hundred Thirty Five Thousand One Hundred Seventy Nine Dollars and 72/100 (\$235,179.72)** on the indebtedness secured by said mortgage, said **AlaTrust Credit Union**, by and through Foster D. Key as auctioneer conducting said sale and as attorney-in-fact for **Julius K. Merritt and Tamara D. Merritt, a married couple**, does hereby grant, bargain, sell and convey unto **AlaTrust Credit Union** the following-described property situated in **Shelby County, Alabama**, to-wit:

Lot 13-3, according to the Survey of Cedar Grove at Sterling Gate, Sector 2, Phase 13, as recorded in Map Book 39, Page 62, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above-described property unto its heirs and assigns forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama.

IN WITNESS WHEREOF, **First Educators Credit Union n/k/a AlaTrust Credit Union**, has



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caused this instrument to be executed by and through Foster D. Key as Auctioneer Conducting the Said Sale and as Attorney-in-Fact, and Foster D. Key as Auctioneer Conducting Said Sale has hereto set his hand and seal on this 2nd day of May, 2019.

Julius K. Merritt and Tamara D. Merritt, a married couple,

By: *Foster D Key*
FOSTER D. KEY, ATTORNEY-IN-FACT

First Educators Credit Union n/k/a AlaTrust Credit Union,

By: *Foster D Key*
FOSTER D. KEY
AUCTIONEER AND ATTORNEY-IN-FACT

By: *Foster D Key*
FOSTER D. KEY
AUCTIONEER CONDUCTING SAID SALE

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned a Notary Public in and for said County, in said State, hereby certify that Foster D. Key, **whose name as Attorney-in-Fact for Julius K. Merritt and Tamara D. Merritt, a married couple,** and as Auctioneer and Attorney-in-Fact for **First Educators Credit Union n/k/a AlaTrust Credit Union,** and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 2nd day of May, 2019.

Kristel Karu Wittmeier

Notary Public

My Commission expires: _____



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Real Estate Sales Validation Form

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

Grantor's Name: **AlaTrust Credit Union**

Grantee's Name: **AlaTrust Credit Union**

Mailing Address: **P.O. Box 36489
Birmingham, AL 35236**

Mailing Address: **P.O. Box 36489
Birmingham, AL 35236**

Property Address: **284 Parliament Parkway
Alabaster, AL 35007**

Date of Sale: **05/02/2019**
Total Purchase Price **\$235,179.72**

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
____ Sales Contract
____ Closing Statement

____ Appraisal
____ Other

X **Front of Foreclosure Deed**

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 5/2/19


Print FOSTER D ILEY

____ Unattested

(verified by)

Sign Foster Diley
(Grantor/Grantee/Owner/Agent) circle one

Form RT-1


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