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THIS INSTRUMENT WAS PREPARED BY:  
MIKE T. ATCHISON, ATTORNEY AT LAW  
POST OFFICE BOX 822  
COLUMBIANA, ALABAMA 35051

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STATE OF ALABAMA  
SHELBY COUNTY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that, WHEREAS, on or about 22nd day of September, 2006, Rickey R. Smith and Pamela L. Smith executed a mortgage conveying the real estate hereinafter described in Shelby County, Alabama, to Ashley Phillips and Stephanie Phillips as Mortgagee, which said mortgage was recorded on September 26, 2006, in Instrument #20060926000476580, in the Office of the Judge of Probate of Shelby County, Alabama (hereinafter referred to as "said mortgage" or words to that effect), which said mortgage and the indebtedness secured thereby is and was as of the date upon which this foreclosure proceeding was instituted, and is and was as of the date upon which this foreclosure deed was executed, the sole property of said Mortgagee; and

WHEREAS, in and by said mortgage said Mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said real estate in front of the Court- house door in the City of Columbiana, Shelby County, Alabama, after giving twenty-one days notice of the time, place, and terms, of said sale, by publication once a week for three consecutive weeks prior to said sale in some newspaper published in Shelby County, Alabama, such sale to be 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 Mortgagee or any person conducting said sale for the Mortgagee might bid at the same and purchase said property if the highest bidder therefor; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and such default continuing, the said Mortgagee 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 May 24, 31, and June 7, 2020, and;

WHEREAS, on June 22, 2020, at approximately 12:00 o'clock noon, being the day and approximate time on which the foreclosure sale was scheduled to be held under the terms of said notice between the legal hours of sale, said foreclosure was duly and properly conducted and said Mortgagee did, in strict compliance with the power of sale contained in said mortgage, offer for sale at public outcry to the highest bidder for cash in front of the Shelby County Courthouse front door in the City of Columbiana, Shelby County, Alabama, the real estate hereinafter described and against which said Mortgagee held a first mortgage lien; and

WHEREAS, the undersigned, Mike T. Atchison, was the auctioneer, agent and attorney-in-fact who conducted said foreclosure sale and was the person conducting said sale for

the said Ashley Phillips and Stephanie Phillips; and

WHEREAS, the last, highest and best bid for said real estate described in said mortgage was the bid of Ashley Phillips and Stephanie Phillips., in the amount of One Hundred Twenty Nine Thousand Eight Hundred Eighty and 24/100-----Dollars which sum of money was offered as credit toward a portion of the indebtedness secured by said mortgage, and said real estate was thereupon sold to Ashley Phillips and Stephanie Phillips.

NOW THEREFORE, in consideration of the premises and a credit in the amount of One Hundred Twenty Nine Thousand Eight Hundred Eighty and 24/100-----Dollars toward a portion of the indebtedness secured by said mortgage, the said Ashley Phillips and Stephanie Phillips, acting by and through Mike T. Atchison, as auctioneer conducting said sale and as attorney-in-fact for Ashley Phillips and Stephanie Phillips and for Rickey R. Smith and Pamela L. Smith, and by and through Mike T. Atchison, as auctioneer conducting said sale, does hereby grant, bargain, sell and convey unto the said Ashley Phillips and Stephanie Phillips, the following described real estate situated in Shelby County, Alabama, together with all improvements thereon and appurtenances thereto, to-wit:

*Commence at the SW corner of the SW ¼ of the NE ¼ of Section 35, Township 21 South, Range 1 West, Shelby County, Alabama; thence North 00°17'23" West along the East line of said ¼-¼ section for a distance of 622.23 feet to the Point of Beginning, said point also being a point on the Easterly right of way line of Jonesboro Circle (80' ROW); thence continue along the last described course and along said right of way for a distance of 81.80 feet; thence North 89°29'26" East and leaving said right of way for a distance of 235.53 feet; thence South 00°17'23" East for a distance of 115.46 feet to a point on the Northerly right of way line of Jonesboro Circle (60' ROW); thence North 82°22'22" West along said right of way for a distance of 237.80 feet to the Point of Beginning. According to the Survey of Rodney Shiflett, dated December 15, 1999.*

*Together with a 1989 Southridge Countrywide II manufactured home, comprised of two (2) sections, the serial number of each section is SRP 2541 A/B is permanently affixed to the real property herein above described and is considered a part thereof.*

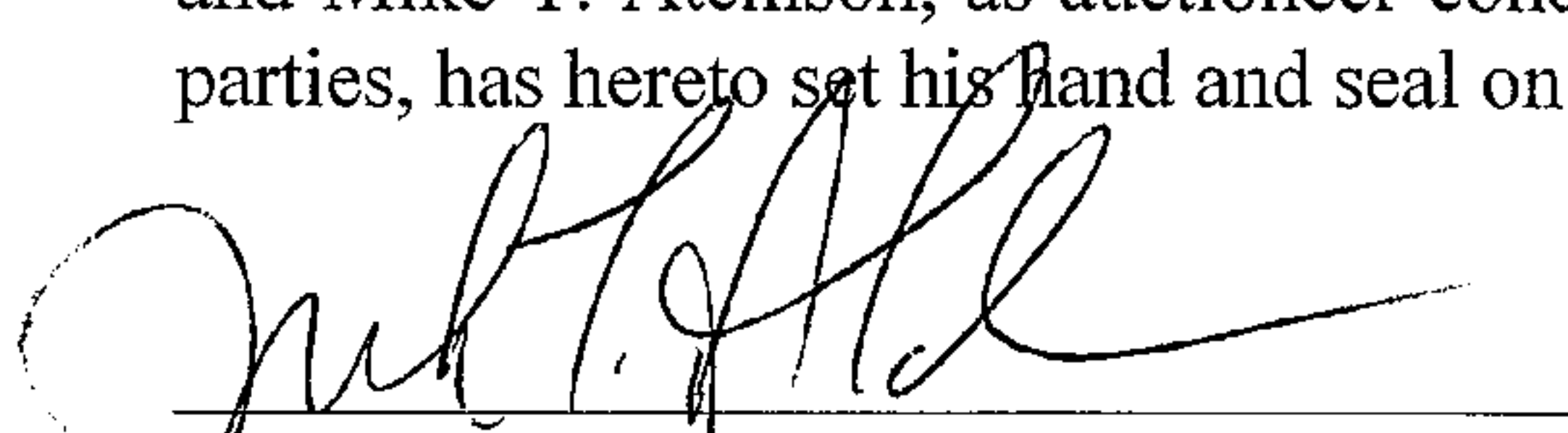
THIS PROPERTY IS SOLD ON AN "AS IS, WHERE IS" BASIS, SUBJECT TO ANY EASEMENTS, ENCUMBRANCES, AND EXCEPTIONS REFLECTED IN THE MORTGAGE AND THOSE CONTAINED IN THE RECORDS OF THE OFFICE OF THE JUDGE OF PROBATE OF THE COUNTY WHERE THE ABOVE-DESCRIBED PROPERTY IS SITUATED. THIS PROPERTY IS SOLD WITHOUT WARRANTY OR RECOURSE, EXPRESSED OR IMPLIED AS TO TITLE, USE AND/OR ENJOYMENT AND WILL BE SOLD SUBJECT TO THE RIGHT OF REDEMPTION OF ALL PARTIES ENTITLED THERETO.

**Alabama law gives some persons who have an interest in property the right to redeem the property under certain circumstances. Programs may also exist that help persons avoid or delay the foreclosure process. An attorney should be consulted to help you understand these rights and programs as a part of the foreclosure process.**

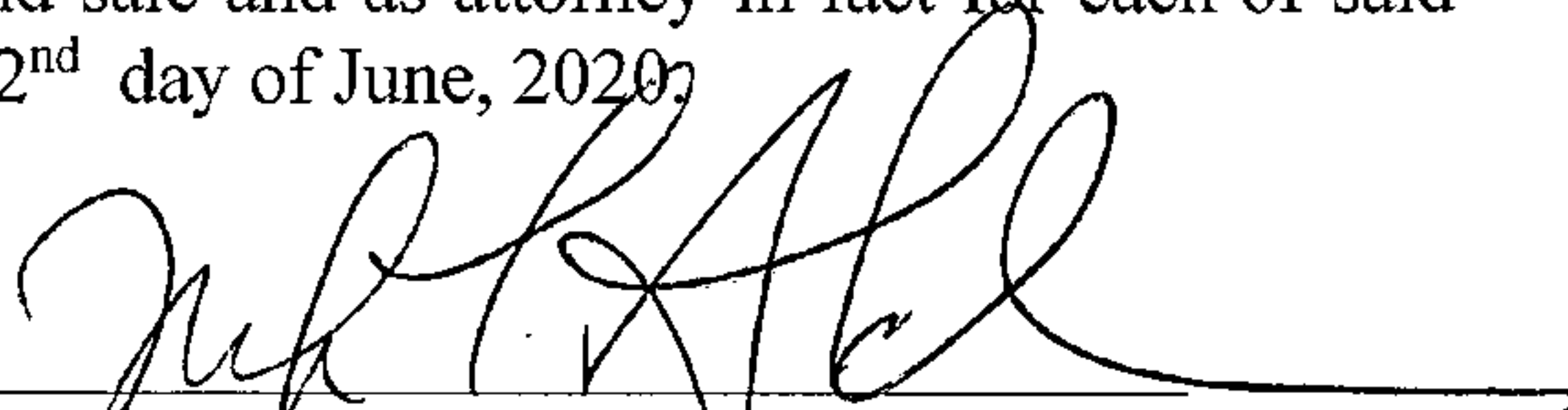
TO HAVE AND TO HOLD the above described real estate unto the said Ashley Phillips and Stephanie Phillips, its successors and assigns forever, together with the hereditaments and appurtenances thereto belonging; subject, however, to the statutory right-of-redemption from said

foreclosure sale on the part of those entitled to redeem, as provided by the laws of Alabama, and to all easements, restrictions and rights-of-way of record.

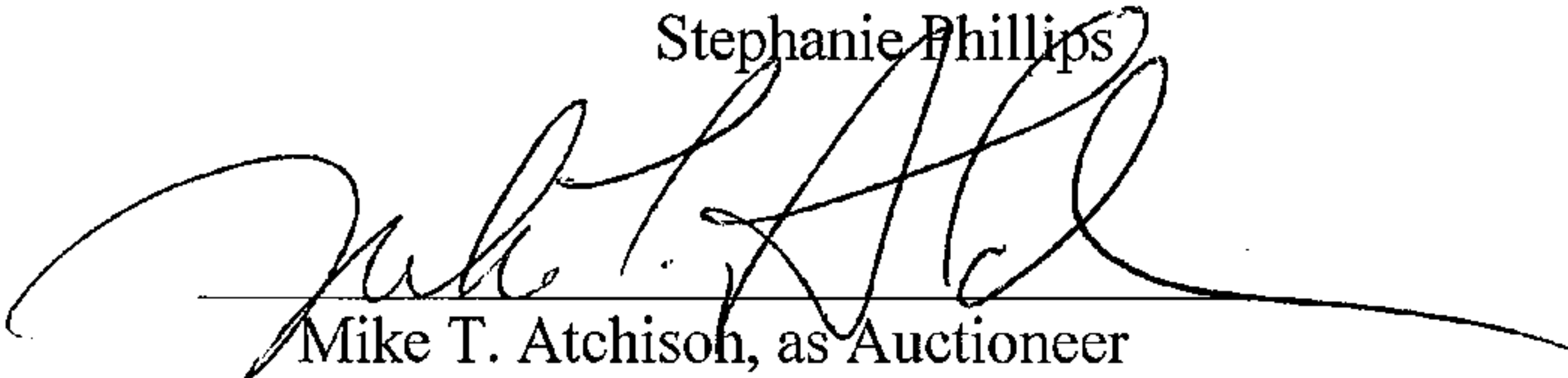
IN WITNESS WHEREOF, the said Rickey R. Smith and Pamela L. Smith and Ashley Phillips and Stephanie Phillips have caused this instrument to be executed by and through Mike T. Atchison, acting as auctioneer conducting said sale and as attorney-in-fact for all parties separately, and Mike T. Atchison, as auctioneer conducting said sale and as attorney-in-fact for each of said parties, has hereto set his hand and seal on this the 22<sup>nd</sup> day of June, 2020.



Mike T. Atchison, as Auctioneer  
Attorney-in-fact for  
Rickey R. Smith and  
Pamela L. Smith



Mike T. Atchison, as Auctioneer and  
Attorney-in-fact for  
Ashley Phillips &  
Stephanie Phillips



Mike T. Atchison, as Auctioneer  
conducting said sale

STATE OF ALABAMA  
SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Mike T. Atchison, whose name as Auctioneer is signed to the foregoing conveyance, and who signed the name of Rickey R. Smith and Pamela L. Smith to the above conveyance, and also signed the name of Ashley Phillips and Stephanie Phillips 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 executed the same voluntarily on the day the same bears date, as the action of himself as Auctioneer and the person conducting said foreclosure sale for the said Mortgagee, with full authority, for and as the act of said Mortgagee, and for and as the act of Rickey R. Smith and Pamela L. Smith, in the mortgage referred to in the foregoing deed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal, on this the 22<sup>nd</sup> day of June, 2020.



Notary Public

My commission expires: 9/22/2020



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
06/22/2020 04:01:23 PM  
\$31.00 CHARITY  
20200622000254720

*Allen S. Boyd*

