

SOURCE OF TITLE

Deed Instrument Number

Deed 20180810000286340

**MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA ) Thomas McGowan and Linda McGowan, husband and wife  
 ) and Stephanie Dawn Payne  
COUNTY OF SHELBY )

KNOW ALL MEN BY THESE PRESENTS: That Thomas McGowan and Linda McGowan, husband and wife and Stephanie Dawn Payne did to-wit, November 16, 2005, execute a mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for EquiFirst Corporation, which mortgage is recorded in Instrument # 20051202000625490 on December 2, 2005, in the Office of the Judge of Probate of Shelby County, Alabama, and secured indebtedness having been transferred to Towd Point Mortgage Trust 2018-3, U.S. Bank National Association, as Indenture Trustee.

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said Towd Point Mortgage Trust 2018-3, U.S. Bank National Association, as Indenture Trustee did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of April 5, 2020, April 12, 2020, April 19, 2020 and October 4, 2020; and

WHEREAS, on October 16, 2020, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, Towd Point Mortgage Trust 2018-3, U.S. Bank National Association, as Indenture Trustee acting by and through Jonathan Smothers, a representative of auctioneer and attorney Shapiro & Ingle, LLP did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of Towd Point Mortgage Trust 2018-3, U.S. Bank National Association, as Indenture Trustee, in the amount of \$91,504.71 which sum the said Towd Point Mortgage Trust 2018-3, U.S. Bank National Association, as Indenture Trustee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Towd Point Mortgage Trust 2018-3, U.S. Bank National Association, as Indenture Trustee.

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased; and

NOW, THEREFORE, in consideration of the premises and of \$91,504.71, cash, the said Thomas McGowan and Linda McGowan, husband and wife and Stephanie Dawn Payne, acting pursuant to the authority granted under the said mortgage to Towd Point Mortgage Trust 2018-3, U.S. Bank National Association, as Indenture Trustee, does or do hereby grant, bargain, sell and convey subject to the terms and conditions set forth in the notice of sale duly published under Alabama law and expressly disclaiming any implied warranty contemplated by § 35-4-271 of the Code of Alabama (1975) unto Towd Point Mortgage Trust 2018-3, U.S. Bank National Association, as Indenture Trustee, the following described real estate situated in SHELBY County, Alabama, to-wit:

**LOT NO. 6 IN WILSON'S SUBDIVISION NO. 1, TOWN OF MONTEVALLO SHELBY COUNTY, ALABAMA, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE CENTER OF SECTION 3, TOWNSHIP 24 NORTH, RANGE 12 EAST, AS A POINT OF REFERENCE; THENCE NORTH WITH THE LAND LINE NORTH 1°35' WEST 838.6 FEET TO A POINT 30 FEET SOUTH OF THE CENTER LINE OF THE CALERA-CENTREVILLE HIGHWAY; THENCE NORTH 85°50' WEST 322 FEET ALONG WITH AND PARALLEL TO SAID HIGHWAY; THENCE SOUTH 4°11' EAST 120 FEET; THENCE SOUTH 85°49' WEST 245 FEET; THENCE SOUTH 4°11' EAST 100 FEET TO THE POINT OF BEGINNING AND THE NE CORNER OF THE LOT HEREIN DESCRIBED AND CONVEYED; THENCE SOUTH 85°49' WEST 195 FEET; THENCE SOUTH 4°11' EAST 100 FEET; THENCE NORTH 85° 49' EAST 195 FEET; THENCE NORTH 4° 11' WEST 100 FEET TO THE POINT OF BEGINNING; SAID PROPERTY SITUATED IN SHELBY COUNTY, ALABAMA.**

**SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, RIGHTS, EASEMENTS, RIGHTS-OF-WAY, PROVISIONS, COVENANTS, TERMS, CONDITIONS AND BUILDING SET-BACK LINES OF RECORD.**

Subject to any and all outstanding and accrued ad valorem taxes, association dues, rights of way, easements and restrictions of record in the Probate Office of SHELBY County, Alabama and existing special assessments, if any, which might adversely affect the title to the above described property. The property is further conveyed subject to the redemption rights of those parties entitled to redeem under the laws of the State of Alabama or the United States.

TO HAVE AND TO HOLD THE above described property, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

IN WITNESS WHEREOF, the said Towd Point Mortgage Trust 2018-3, U.S. Bank National Association, as Indenture Trustee, has caused this instrument to be executed by Shapiro & Ingle, LLP, as auctioneer and attorney conducting said sale, and in witness whereof, Shapiro and Ingle, LLP, has executed this instrument in such capacity as on this October 27, 2020.

Thomas McGowan and Linda McGowan, husband and wife and  
Stephanie Dawn Payne  
Mortgagors

By Towd Point Mortgage Trust 2018-3, U.S. Bank National  
Association, as Indenture Trustee  
Mortgagee or Transferee of Mortgagee

By: Shapiro and Ingle, LLP, as Auctioneer and attorney conducting  
said sale for said Mortgagee or Transferee of Mortgagee.

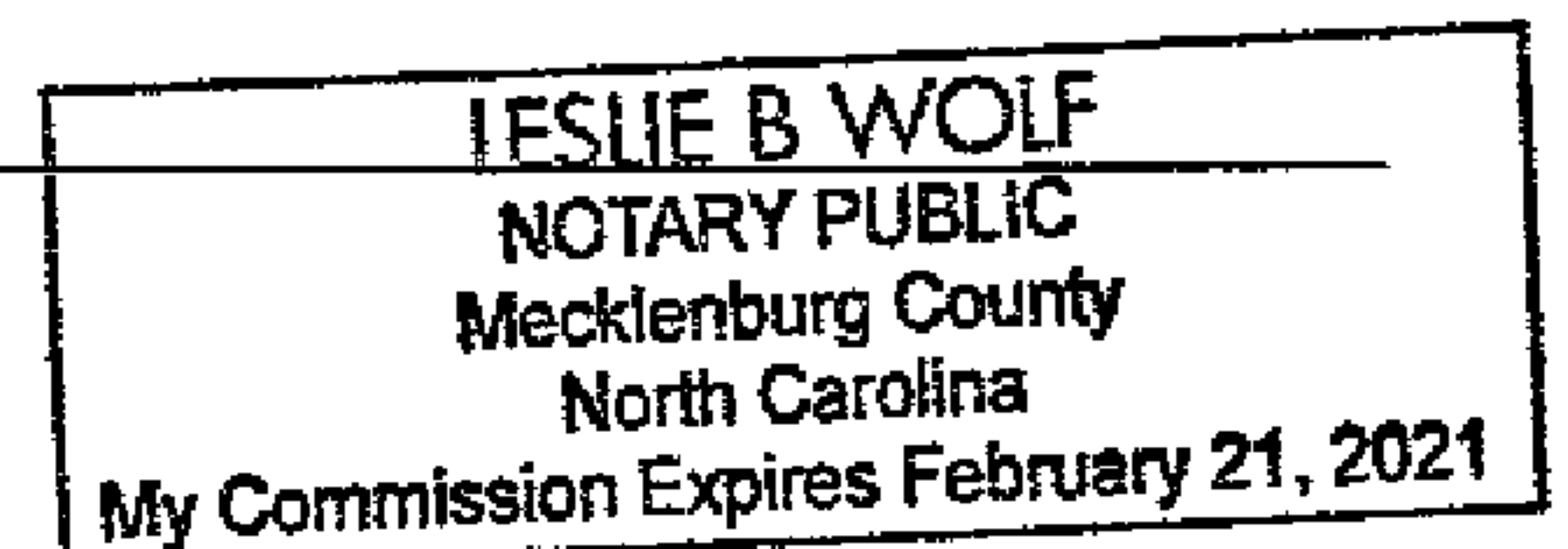
By:   
Name: Andrew Vining

STATE OF NORTH CAROLINA  
COUNTY OF MECKLENBURG

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Andrew Vining, whose name as agent for Shapiro and Ingle, LLP, is signed to the foregoing conveyance who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he, in his capacity as agent for Shapiro and Ingle, LLP, and with full authority, executed the same voluntarily on the day that bears that same date.

Given under my hand and official seal on October 27, 2020.

  
NOTARY PUBLIC  
MY COMMISSION EXPIRES:



Instrument prepared by:  
Jonathan Smothers  
SHAPIRO & INGLE, LLP  
10130 Perimeter Parkway, Suite 400  
Charlotte, NC 28216  
19-018438

Send Tax Notices to:  
Select Portfolio Servicing, Inc.  
3217 S. Decker Lake Dr.  
Salt Lake City, UT 84119

Real Estate Sales Validation Form

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

Grantor's Name Thomas McGowan and Linda McGowan, Grantee's Name Towd Point Mortgage Trust 2018-3, U.S.  
husband and wife and Stephanie Dawn Bank National Association, as Indenture  
Payne Trustee  
Mailing Address Mailing Address 3217 S. Decker Lake Dr.  
Salt Lake City, UT 84119

Property Address 160 Wilson Dr Date of Sale October 16, 2020  
Montevallo, AL 35115  
Total Purchase Price \$91,504.71  
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 Notice of Sale  
☐ 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 of 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 10/27/2020  
Unattested Sarah Carey  
(verified by)

Print Andrew Vining  
Sign [Signature]  
(Grantor/Grantee/Owner/Agent) circle one

Form RT - 1



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
10/28/2020 08:24:11 AM  
\$29.00 CHERRY  
20201028000489650

Allen S. Bayl