

**PREPARED BY:**

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McCalla Raymer Leibert Pierce, LLC  
Two North Twentieth  
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Birmingham, AL 35203

STATE OF ALABAMA  
COUNTY OF SHELBY

Please Cross Reference to: Instrument No. 20110928000286900

**MORTGAGE FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, September 19, 2011, **Janice R Mccowan Aka Janice Ramsey Mccowan, An Unmarried Woman, Mortgagor**, did execute a certain mortgage to **Bank of America, N.A.**, which said mortgage is recorded in Instrument No. 20110928000286900, in the Office of the Judge of Probate of Shelby County, Alabama.; and

WHEREAS, said mortgage and the debt thereby secured was last transferred and assigned to **U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E**, as transferee, said transfer is recorded in Instrument 20200226000074890, aforesaid records, and U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E, is now the holder and owner of said mortgage and debt; and

WHEREAS, said mortgage and the debt there by secured do not constitute a "federally backed mortgage loan" as defined by Section 4022(a)(2) of the Coronavirus Aid, Relief, and Economic Security Act. Said mortgage is not insured or guaranteed by the Federal Housing Administration, Department of Veterans Affairs, Department of Agriculture, Federal Home Loan Mortgage Corporation, or Federal National Mortgage Association.

WHEREAS, default was made in the payment of indebtedness secured by said mortgage, and the said U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of foreclosure of said mortgage, in accordance with the terms thereof, by First Class Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation in Shelby County, Alabama, in its issues of 02/28/2021,03/07/2021,03/14/2021; and

WHEREAS, on March 30, 2021, the day on which the foreclosure sale was due to be held under the terms of said notice at 11:00 o'clock am/pm, between the legal hours of sale, said foreclosure was duly and properly conducted and U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E did offer for sale and sell at public outcry, in front of the main entrance of the courthouse door of the Shelby County, Alabama Courthouse, and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of BHM Capital, LLC in the amount of **ONE HUNDRED FIVE THOUSAND SEVEN HUNDRED EIGHTY-TWO DOLLARS AND FIFTY-FIVE CENTS (\$105,782.55)** which sum the said U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said BHM Capital, LLC; and

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

NOW, THEREFORE, in consideration of the premises and the credit of ONE HUNDRED FIVE THOUSAND SEVEN HUNDRED EIGHTY-TWO DOLLARS AND FIFTY-FIVE CENTS (\$105,782.55), cash, on the indebtedness secured by said mortgage, the said Janice R Mccowan Aka Janice Ramsey Mccowan, An Unmarried Woman, acting by and

through the said U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E as transferee, by Walter Dean Crawford, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto BHM Capital, LLC, and its successors and assigns, as Grantee, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 10, according to the map or survey of Ashley Brook Townhomes, as recorded in Map Book 22, Page 78, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto BHM Capital, LLC, its successors and assigns forever subject however to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama; also subject to any taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Janice R Mccowan Aka Janice Ramsey Mccowan, An Unmarried Woman , Mortgageor(s) by the said U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E have caused this instrument to be executed by Walter Dean Crawford, as auctioneer and the person conducting said sale for the Mortgagee, or Transferee of Mortgagee, and in witness whereof said Walter Dean Crawford, has executed this instrument in his/her capacity as such auctioneer conducting said sale causing these presents to be executed on the 1 day of April, 2021.

Janice R Mccowan Aka Janice Ramsey Mccowan, Mortgageor(s)

U.S. Bank Trust National Association, not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2019-E, Mortgagee or Transferee of Mortgagee

By: [Signature]  
(sign)

(print) Walter Dean Crawford

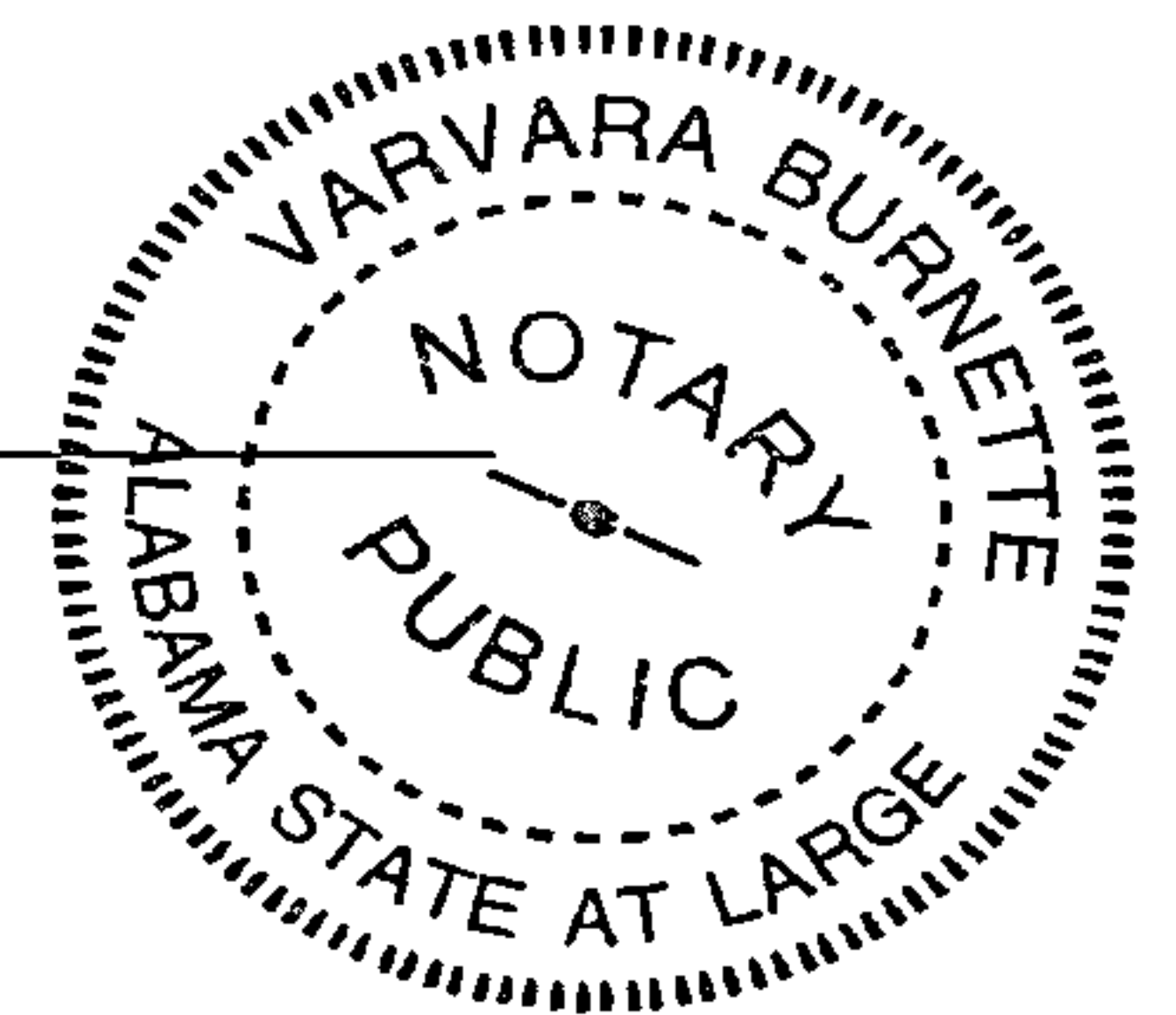
Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Walter Dean Crawford, whose name as Auctioneer and the person conducting said sale for Mortgagee or Transferee of Mortgagee, 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, in his capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears the same date.

Given under my hand and official seal this 1st day of April, 2021.

Varvara Burnette  
NOTARY PUBLIC  
My Commission Expires: 02/01/2023



Grantee Name / Send tax notice to:  
ATTN:  
BHM Capital, LLC  
110 12th Street N

Birmingham, AL 35203

**Real Estate Sales Validation Form**  
*This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1*

Grantor's Name	Janice R McCowan AKA Janice Ramsey McCowan	Grantee's Name	BHM Capital, LLC
Mailing Address	1026 Ashley Brook Ln Helena, AL 35080	Mailing Address	110 12th Street N Birmingham, AL 35203
Property Address	1026 Ashley Brook Ln Helena, AL 35080	Date of Sale	March 30, 2021
		Total Purchase price	\$105,782.55
		or	
		Actual Value	
		or	
		Assessed 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)

<input type="checkbox"/> Bill of Sale	<input type="checkbox"/> Appraisal
<input type="checkbox"/> Sales Contract	<input checked="" type="checkbox"/> Other FC Sale
<input type="checkbox"/> 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 4/1/2021 Print Walter Dean Crawford  
 Unattested CMA Sign [Signature]  
 (verified by) (Grantor/Grantee/Owner/Agent) circle one

Form RT-1

File No.: 956618



Filed and Recorded  
 Official Public Records  
 Judge of Probate, Shelby County Alabama, County  
 Clerk  
 Shelby County, AL  
 04/07/2021 11:40:12 AM  
 \$137.00 CHERRY  
 20210407000174490

*Allen S. Byrd*