MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)	FHA#011-7432429
COUNTY OF SHELBY)	MAP#22-0013

This Deed made this 14th day of April, 2022, by and between Mark A. Pickens, Foreclosure Commissioner, ("Grantor") and the Secretary of Housing and Urban Development ("Grantee").

WHEREAS, 26th day of July, 2012, a certain Mortgage was executed by **Jimmy C**. **Elkins**, a single person, as mortgagor in favor of **Mortgage Electronic Registration Systems**, **Inc. as nominee for American Advisors Group** and was recorded on August 7, 2012, in Instrument Number 20120807000290550, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, the Mortgage is now owned by the Secretary of Housing and Urban Development (the Secretary), pursuant to an assignment; and said mortgage transferred and assigned to the Secretary dated December 4, 2017 and recorded in Instrument Number 20171213000444380; in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, by virtue of default in the covenants and conditions of the Mortgage the Secretary designated Mark A. Pickens as foreclosure commissioner to conduct a non-judicial foreclosure of the Mortgage under the provisions of the Single Family Mortgage Foreclosure Act of 1994 ("Act"), 12 U.S.C. 3751 et seq., the designation being recorded in Instrument Number 20190619000217400 in the Probate Records of Shelby County, Alabama; and

WHEREAS, a Notice of Default and Foreclosure Sale was sent by certified mail, return receipt request, (1) on March 12, 2022 to **Jimmy C. Elkins**, to 195 Highway 81, Vincent, Alabama 35178, the owner of the property secured by the mortgage as shown by the public records on January 29, 2022; and to all parties including the Secretary of Housing and Urban Development, 451 7th St SW, Washington, DC 20410 who have caused to be filed subordinate liens against the property secured by the Mortgage; and

WHEREAS, a copy of the Notice of Default and Foreclosure Sale was published in the Shelby County Reporter on March 13, March 20 and March 27, 2022; and

WHEREAS, a copy of the Notice of Default and Foreclosure Sale was filed for the record in Inst# 20220223000076240, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, pursuant to the Notice of Default and Foreclosure Sale and to the Act, a foreclosure sale was held at the Shelby County Courthouse, City of Columbia, Shelby County, Alabama, on 14th day of April, 2022, at 12:25 p.m., in accordance with the terms of said Notice and the Act; at which the Secretary of Housing and Urban Development submitted the highest bid in the amount of One Hundred Eleven Thousand Two Hundred Eighteen and 33/100ths

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Dollars (\$111,218.33); and

WHEREAS, the mortgagor is not entitled to the benefits of the Soldier's and Sailor's Civil Relief Act of 1940; and

WHEREAS, there is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or other subsequent to a foreclosure completed pursuant to the Act. (12 USCA 3763(e));

NOW THEREFORE, for one dollar and other valuable consideration, the undersigned hereby grants, bargains, sells and conveys to the **Secretary of Housing and Urban Development**; the following described property located in Shelby County, Alabama, to wit:

THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, AND IS DESCRIBED AS FOLLOWS:

BEGIN AT THE SE CORNER OF THE SW 1/4 OF THE SW 1/4 OF SECTION 9, TOWNSHIP 19 SOUTH, RANGE 2 EAST, AND RUN THENCE 680 FEET DUE NORTH ALONG THE EAST LINE OF SAID FORTY TO THE POINT OF BEGINNING; THENCE DUE WEST A DISTANCE OF 105 FEET TO A POINT; THENCE DUE EAST A DISTANCE OF 105 FEET TO A POINT ON THE SAID EAST LINE OF SAID FORTY; THENCE DUE SOUTH ALONG SAID EAST FORTY LINE A DISTANCE OF 420 FEET TO THE POINT OF BEGINNING. SITUATED IN SHELBY COUNTY, ALABAMA. PARCEL NUMBER(S): 07-2-09-0-001-029000

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: 195 Highway 81, Vincent, Alabama 35178.

The grantor hereby conveys to the grantee all right, title and interest in the above property held by the grantor herein, the Secretary, the mortgagor or any other party claiming by, through, or under them on the date the Mortgage referred to above was recorded and any interest acquired by any of them until the date of the foreclosure sale. This deed is given without warranty or covenants to the grantee.

Foreclosure Commissioner for the Secretary of Housing and Urban Development

Mark A. Pickens P.O. Box 26101

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Birmingham, AL 35260 (205)933-1169

STATE OF ALABAMA

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Mark A. Pickens, whose name as acting for the Foreclosure Commissioner, 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 Foreclosure Commissioner and with full authority executed this instrument voluntarily on the day that bears that same date.

Given under my name and official seal this the

OTARY PUBLIC

COMMISSION EXPIRES: 5-21-23

NOTARL

PUBLIC

GRANTEE'S ADDRESS:

Secretary of Housing and Urban Development c/o Novad Management Consulting 2401 N.W. 23rd Street, Suite 1A1 Oklahoma City, OK 73107

Instrument prepared by:
Mark A. Pickens, Esq.
MARK A. PICKENS, P.C.
Post Office Box 26101
Birmingham, Alabama 35260
MAP#22-0013

Z. I. III.

Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
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