

THIS INSTRUMENT PREPARED BY:

ROBIN E. PATE
ROSEN HARWOOD, P.A.
2200 Jack Warner Pkwy Ste 200
Post Office Box 2727
Tuscaloosa, AL 35403
(205) 344-5000

STATE OF ALABAMA *
 *
COUNTY OF SHELBY *

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS That, whereas: On the 14th day of November 2007, VERNON CUNNINGHAM and KIMBERLY CUNNINGHAM, husband and wife, executed a certain mortgage on the property hereinafter described to VANDERBILT MORTGAGE AND FINANCE, INC., which said mortgage is recorded in Inst. #20071203000546520 in the office of the Probate Judge of Shelby County, Alabama; and

WHEREAS, in and by said mortgage the 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 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 published in said City by publication once a week for three (3) consecutive weeks prior to said sale 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 same, the mortgagee or any person conducting said sale for the mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said VANDERBILT MORTGAGE AND FINANCE, INC., did declare all of the indebtedness secured by said mortgage due and payable and 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 published in Shelby County, Alabama, in its issues of July 3, July 10, and July 17, 2022; and

WHEREAS, on July 27, 2022, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, the foreclosure was duly and properly conducted, and VANDERBILT MORTGAGE AND FINANCE, INC., did offer for sale and sell at public outcry in front of the main entrance of the Courthouse in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of VANDERBILT MORTGAGE AND FINANCE, INC., in the amount of Sixty-Two Thousand One Hundred Seven and 12/100 (\$62,107.12) Dollars, which sum of money VANDERBILT MORTGAGE AND FINANCE, INC., offered to credit on the indebtedness secured by said mortgage and said property was thereupon sold to VANDERBILT MORTGAGE AND FINANCE, INC.

NOW THEREFORE, in consideration of the premises and of a credit in the amount of Sixty-Two Thousand One Hundred Seven and 12/100 (\$62,107.12) Dollars on the indebtedness secured by said mortgage, VANDERBILT MORTGAGE AND FINANCE, INC., by and through ROBIN E. PATE, its Attorney in Fact, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said VANDERBILT MORTGAGE AND FINANCE, INC., the following described real estate, AS IS, WHERE IS, situated in Shelby County, Alabama, to-wit:

A parcel of land lying in the Southwest 1/4 of the Southwest 1/4 of Section 1, Township 22 South, Range 1 West in Shelby County, Alabama, being more particularly described as follows:

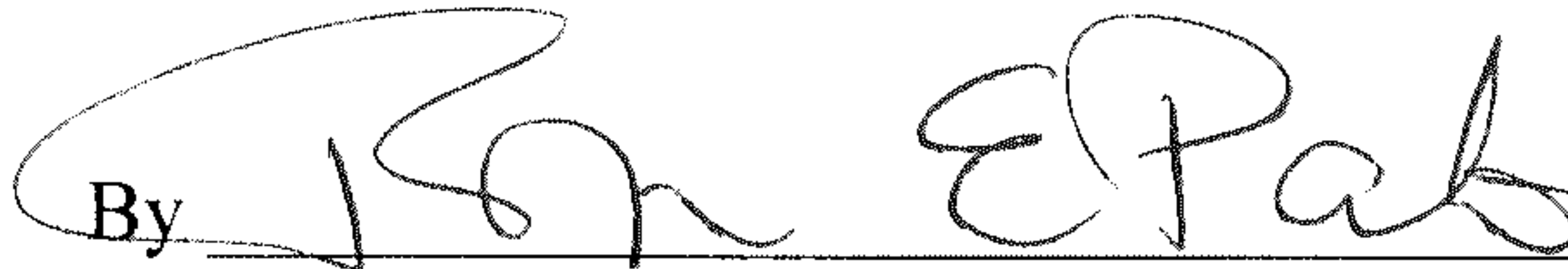
Commence at the Southwest corner of the above said 1/4 – 1/4; thence run North along the West line of said 1/4 – 1/4 for a distance of 1311.80 feet to a point; thence deflect an angle right of 89°25'20" and run Easterly for a distance of 276.26 feet to a point on the Easterly right of way margin of Egg and Butter Road; thence deflect an angle of 89°35'00" and run South along said right of way for a distance of 237.02 feet to a point; thence deflect an angle left of 1°54'54" and run South along said right of way for a distance of 111.37 feet to a point; thence deflect an angle left of 86°34'31" and leaving said right of way run Easterly for a distance of 389.67 feet to a point, said point being the POINT OF BEGINNING of the following described parcel: thence continue along the last described course for a distance of 200.00 feet to a point; thence deflect an angle left of 93°56'08" and run Northerly for a distance of 65.00 feet to a point; thence deflect an angle left of 86°03'52" and run Westerly for a distance of 60.00 feet to a point; thence deflect an angle right of 91°59'26" and run Northerly for a distance of 167.60 feet to a point, said point lying on the Southerly margin of Hillsdale Road; thence deflect an angle left of 73°21'03" and run Northwesterly along said margin for a distance of 170.00 feet to a point; thence deflect an angle left of 112°34'31" and leaving said margin run Southerly for a distance of 287.36 feet to the POINT OF BEGINNING, said parcel containing 1.00 acre more or less.

INCLUDING a security interest in one (1) 2007 Southern manufactured home, Serial No. DSDAL51124AB.

TO HAVE AND TO HOLD the above-described property unto VANDERBILT MORTGAGE AND FINANCE, INC., its successors and assigns forever; subject, however, to any easements, encumbrances, liens and exceptions reflected in the records of the office of the Probate Judge, and to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama. This property is conveyed "AS IS, WHERE IS" without warranty or recourse, expressed or implied, as to title or use and enjoyment.

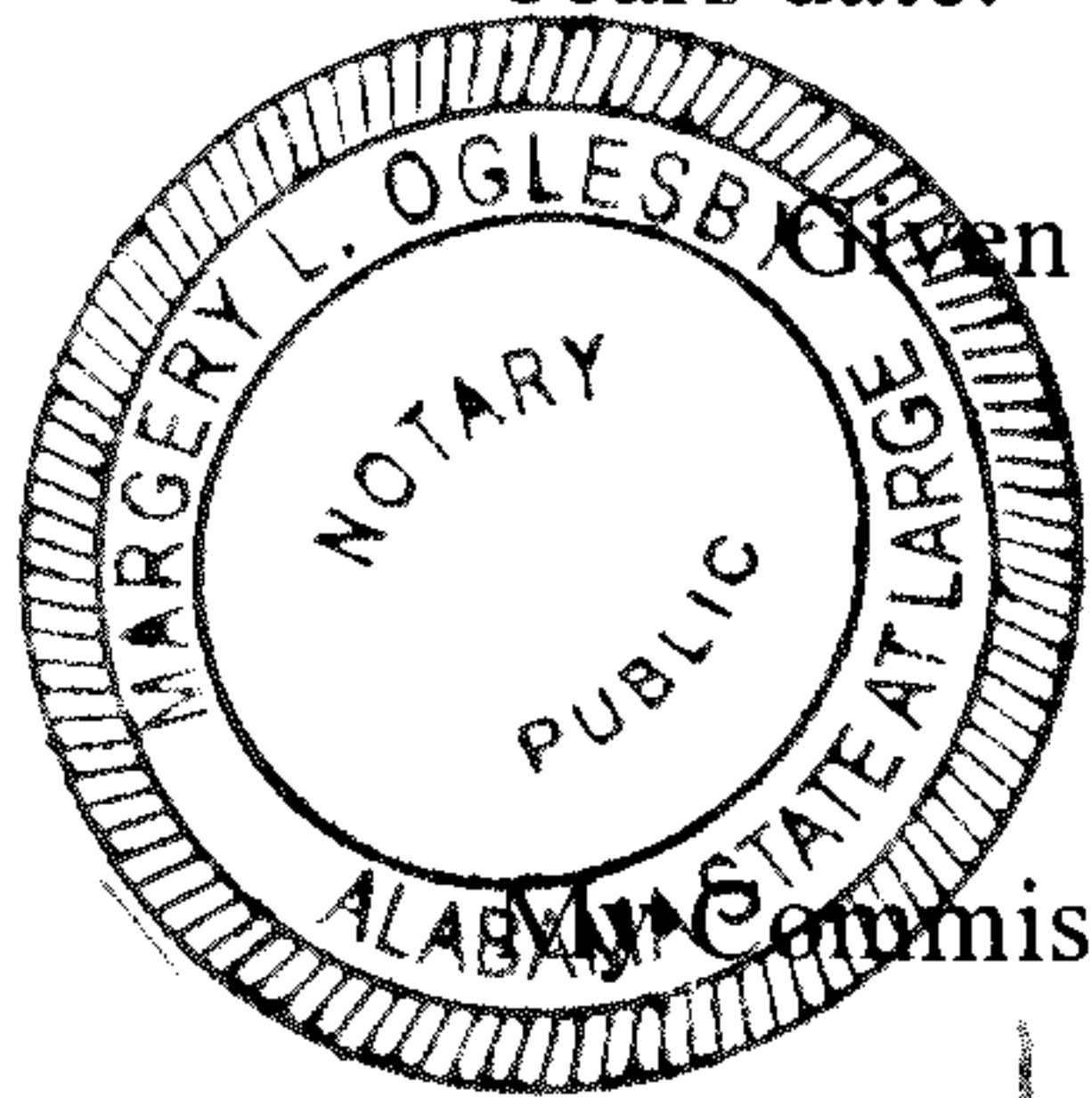
IN WITNESS WHEREOF, VANDERBILT MORTGAGE AND FINANCE, INC., has caused this instrument to be executed by and through ROBIN E. PATE, its Attorney in Fact, who has hereunto set her hand and seal on this the 27th day of July 2022.

VANDERBILT MORTGAGE AND FINANCE, INC.

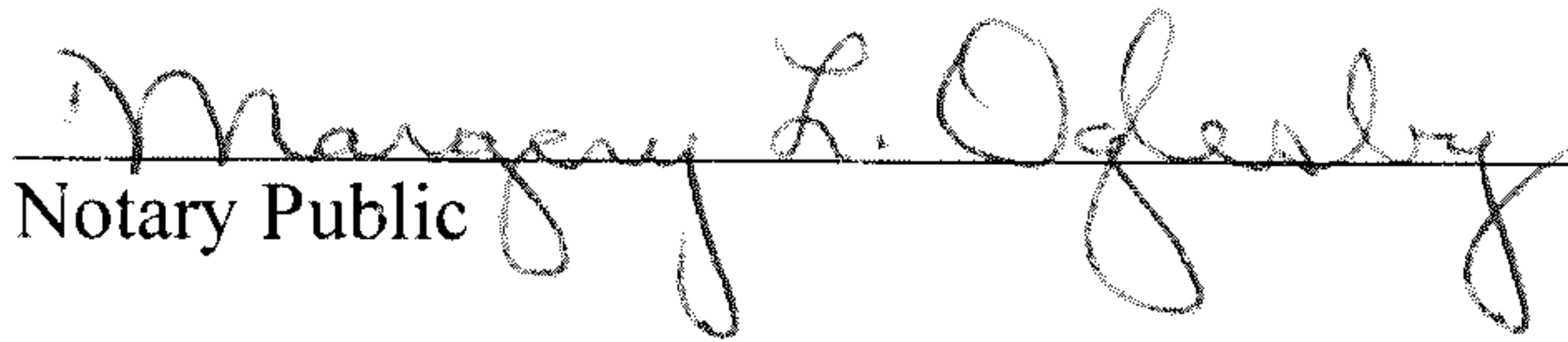
By 
ROBIN E. PATE
Its Attorney in Fact

STATE OF ALABAMA *
 *
COUNTY OF TUSCALOOSA *

I, the undersigned, a Notary Public in and for the State of Alabama at Large, hereby certify that ROBIN E. PATE, whose name as Attorney in Fact for VANDERBILT MORTGAGE AND FINANCE, INC., 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, she, in her capacity as said Attorney in Fact, with full authority, executed the same voluntarily on the day the same bears date.



Given under my hand and official seal this the 27th day of July 2022.


Notary Public

Commission Expires:

08/05/2023

PLEASE SEND ALL TAX NOTICES TO:

VANDERBILT MORTGAGE AND FINANCE, INC.
PO Box 9800
Maryville, TN 37802

Real Estate Sales Validation Form

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

Grantor's Name	Cunningham, Vernon & Kimberly	Grantee's Name	Vanderbilt Mortgage and Finance, Inc.
Mailing Address	PO Box 1381	Mailing Address	PO Box 9800
	Columbiana, AL 35051		Maryville, TN 37802
Property Address	74 Hillsdale Dr	Date of Sale	07/27/2022
	Columbiana, AL 35051	Total Purchase Price	\$
		or	
		Actual Value	\$ 62,107.12
		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
☐ Closing Statement	Opening Bid Amount

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.

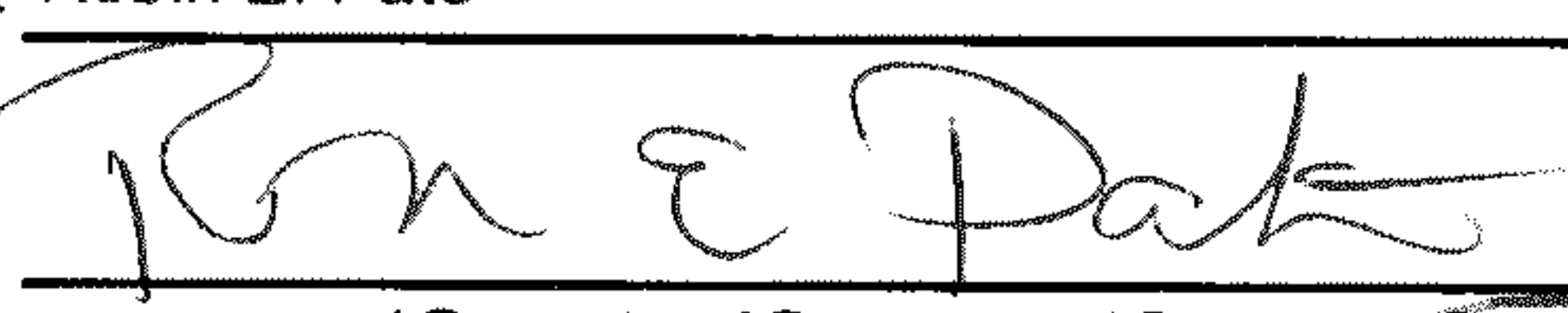
Date of Sale - the date on which interest to the property was conveyed.

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	07/27/2022	Print	Robin E. Pate
Unattested		Sign	
	(verified by)		(Grantor/Grantee/Owner/Agent) circle one



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/29/2022 08:12:55 AM
\$32.00 JOANN
20220729000296400

Form RT-1

