

DOCUMENT PREPARED BY AND RETURN TO:

Victor Kang
3145 Avalon Ridge Place
Suite 100
Peachtree Corners, GA 30071

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That

WHEREAS, heretofore, on, to-wit: the 25th day of June, 2021, STACEY L CINGORANELLI A SINGLE WOMAN executed that certain mortgage on real property hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR LIBERTY MORTGAGE CORPORATION, which said mortgage was recorded in the Office of the Judge of Probate in Shelby County, Alabama, on July 6, 2021, at Instrument Number 20210706000324030, and re-recorded July 7, 2021 at Instrument Number 20210707000329670 Shelby County, Alabama Records, said Mortgage having subsequently been transferred and assigned to **CITIZENS BANK NA F/K/A RBS CITIZENS NA**, by instrument recorded in at Instrument Number 20220920000362240, in the aforesaid Probate Office ("Transferee"); and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in a newspaper published in said County 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 Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in accordance with the loan terms, and CITIZENS BANK NA f/k/a RBS CITIZENS NA did declare due all of the indebtedness secured by 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 of general circulation published in Shelby County, Alabama, in its issues of March 24, 2024, March 31, 2024, April 7, 2024 that the property would be sold on May 3, 2024; and

WHEREAS, on May 3, 2024, the day on which the foreclosure was due to be held under the terms of the said notice, between the legal hours of sale, said foreclosure was duly conducted, and CITIZENS BANK NA f/k/a RBS CITIZENS NA did offer for sale and sell at public outcry in front of the Courthouse door in Shelby County, Alabama, the property hereinafter described; and

WHEREAS, CITIZENS BANK NA f/k/a RBS CITIZENS NA was the highest bidder in the amount of Two Hundred Eighteen Thousand Five Hundred Fifty-Seven and 58/100 dollars (\$218,557.58), on the indebtedness secured by said mortgage; and CITIZENS BANK NA f/k/a RBS CITIZENS NA, by and through its undersigned counsel, does hereby grant, bargain, sell and convey unto CITIZENS BANK NA f/k/a RBS CITIZENS NA, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to wit:

LOTS 9, 10, 11 AND 12, IN BLOCK 54, ACCORDING TO THE RE-SURVEY OF RUSSELL R. HETZ PROPERTY, AS RECORDED IN MAP BOOK 3, PAGE 119, IN THE PROBATE OF SHELBY COUNTY, ALABAMA.

FILE NO.: CBN-23-00265

TO HAVE AND TO HOLD the above described property unto CITIZENS BANK NA f/k/a RBS CITIZENS NA, its successors/heirs and assigns, forever; subject, however, subject to the statutory rights of redemption from said foreclosure sale in favor of those parties or entities entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, zoning ordinances, any outstanding taxes, restrictive covenants, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, CITIZENS BANK NA f/k/a RBS CITIZENS NA, has caused this instrument to be executed by and through its undersigned counsel, as attorney for said Transferee, and said undersigned counsel for said Transferee, has hereto set his hand and seal on this the 8 day of May, 2024.

CITIZENS BANK NA F/K/A RBS CITIZENS NA

By: [Signature]
Printed Name: Jonathan Laster
Its: Authorized Agent

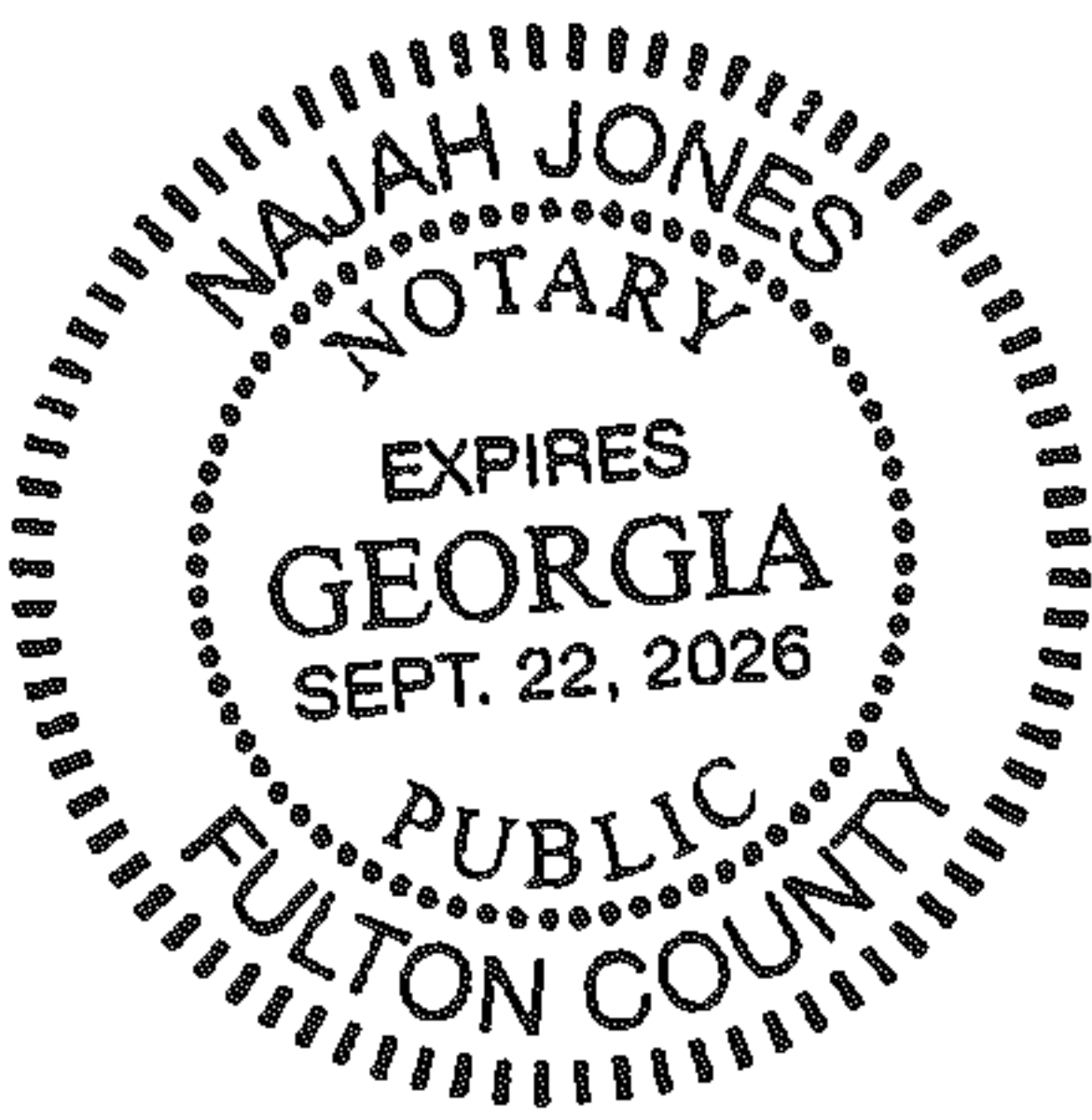
STATE OF GEORGIA
COUNTY OF GWINNETT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify Jonathan Laster, acting in his capacity as Authorized Agent for CITIZENS BANK NA f/k/a RBS CITIZENS NA, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he, as such Agent and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee acting in his capacity as Agent for CITIZENS BANK NA f/k/a RBS CITIZENS NA.

Given under my hand and official seal on this the 8th day of MAY, 2024.

[Signature]
Notary Public
My Commission Expires: 9/22/20

(Notary Seal)



Real Estate Sales Validation Form

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

Grantor's Name	STACEY L CINGORANELLI	Grantee's Name	CITIZENS BANK NA f/k/a RBS
Mailing Address	1897 7TH AVE	Mailing Address	CITIZENS NA
	CALERA, AL 35040		10561 Telegraph Road
			Glen Allen, VA 23059
Property Address	1897 7TH AVE	Date of Sale	May 3, 2024
	CALERA, AL 35040	Total Purchase Price	\$218,557.58
		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

☐ Sales Contract

☐ Closing Statement

☐ Appraisal

☒ Other Mortgage Foreclosure Deed

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).

Date5/8/2024

PrintNajah Jones

SHELBY COUNTY

ALABAMA

ed

Filed and Recorded

Official Public Records

Judge of Probate, Shelby County Alabama, County Clerk

Shelby County, AL

05/08/2024 10:34:15 AM

\$34.00 JOANN

20240508000134650

(verified by)

Allen S. Bayl

Sign

Najah Jones

(Grantor/Grantee/Owner/Agent) circle one

Form RT-1