

**SEND TAX NOTICES TO:**

**FirstBank**  
**C/O Shellpoint Mortgage Servicing**  
**PO Box 10826**  
**Greenville, SC 29603-0826**

**GRANTOR: Carie C. Smith and Christopher D. Smith**      **GRANTEE: FirstBank**

**For Informational Purposes Only:**  
**Property Address:** 400 Ballantrae Rd, Pelham, AL 35124  
**Purchase Price:** \$314,500.00 \*\*\*Mortgagee credit\*\*\*  
**Sale Date:** December 3, 2024

STATE OF ALABAMA )  
COUNTY OF SHELBY )

**FORECLOSURE DEED**

**KNOW ALL MEN BY THESE PRESENTS**, That whereas heretofore on June 28, 2022, Carie C. Smith and Christopher D. Smith, wife and husband, executed a certain mortgage on the property hereinafter described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstBank, its successors and assigns, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, on June 29, 2022 at Instrument Number 20220629000258640; and subsequently transferred and assigned to FirstBank and said assignment being recorded at Instrument Number 20231130000345870; in the aforesaid Probate Office; 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 Shelby County Courthouse door in Columbiana, 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 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 FirstBank, ("Transferee") 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 by publication in the Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of October 27, 2024, November 3, 2024, and November 10, 2024; and

**WHEREAS**, on December 3, 2024, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly and properly conducted, and FirstBank did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

**WHEREAS**, Lansing Skidmore was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said FirstBank; and

**WHEREAS**, the highest and best bid for the property described in the aforementioned mortgage was the bid of FirstBank in the amount of \$314,500.00, which sum of money FirstBank offered to credit on the indebtedness secured by said mortgage, and the said FirstBank, by and through Jeff G. Underwood, as attorney for said FirstBank, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said FirstBank the following described property situated in Shelby County, Alabama, to-wit:

**Lot 1401, according to the Final Plat of Braemer at Ballantrae, Phase 1, as recorded in Map Book 37, Page 70, in the Probate Office of Shelby County, Alabama.**

**TO HAVE AND TO HOLD** the above described property to FirstBank and its successors and assigns; subject, however, to the statutory right of redemption on the part of those entitled to redeem as

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provided by the laws of the State of Alabama; and also subject to any taxes, easements and/or restrictions of record, prior liens and/or assessments of record, in the aforesaid Probate Office.

**IN WITNESS WHEREOF**, FirstBank has caused this instrument to be executed by and through Jeff G. Underwood, as attorney for said Transferee, and said Jeff G. Underwood, as attorney for said Transferee, being informed of the contents has voluntarily hereto set their hand and seal on this the 18<sup>th</sup> day of December, 2024.

**FirstBank**

By: 

Jeff G. Underwood, Attorney for Transferee

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Jeff G. Underwood, whose name as Attorney for FirstBank 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 said conveyance, he, as such attorney for FirstBank and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee.

GIVEN under my hand, on this 18<sup>th</sup> day of December, 2024.

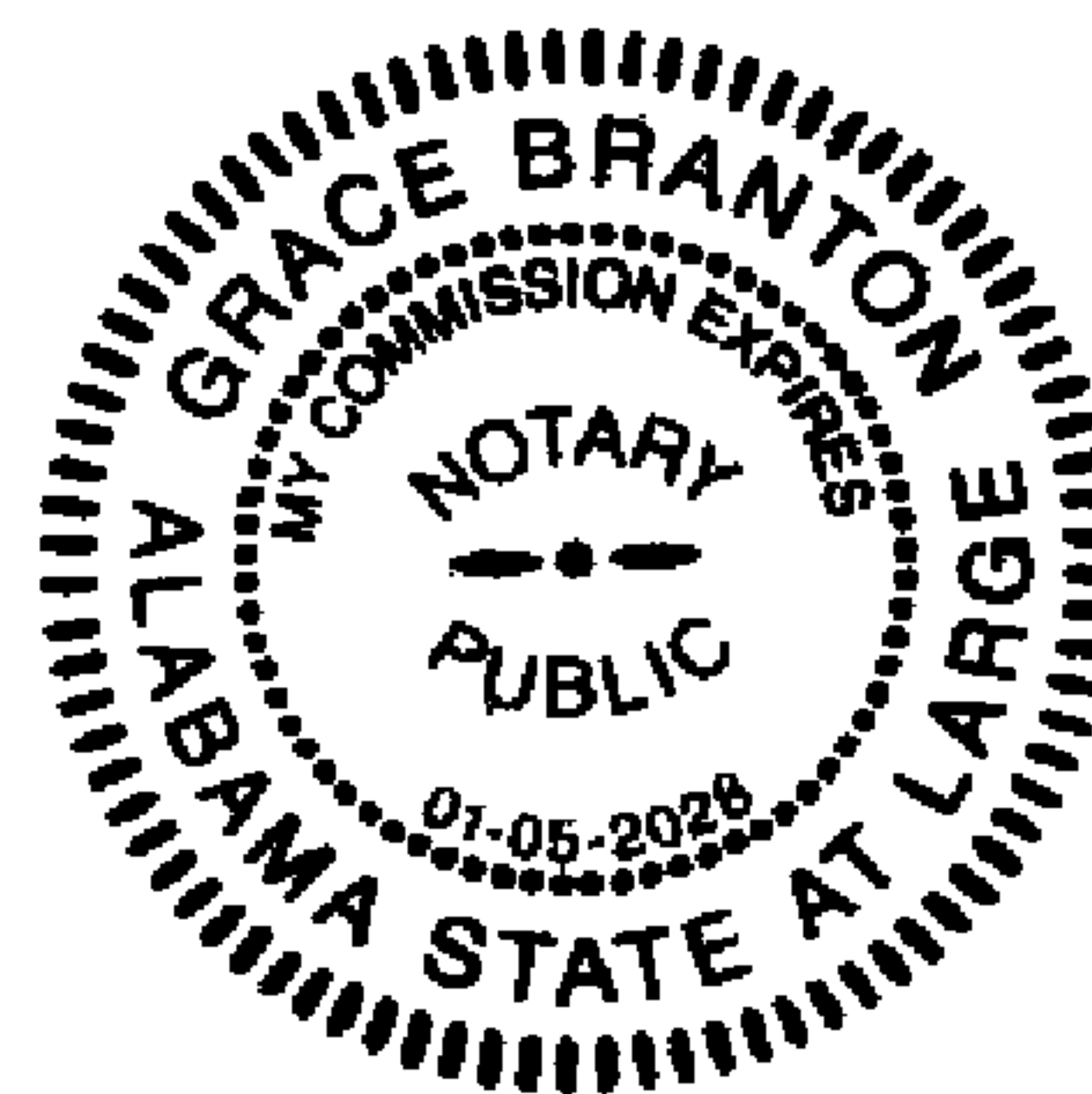


Notary Public

My Commission Expires:

**THIS INSTRUMENT WAS PREPARED BY:**

Jeff G. Underwood  
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Suite 700  
Atlanta, GA 30305



Alli S. Bayal