

THIS INSTRUMENT WAS PREPARED BY:
FOSTER D. KEY, ATTORNEY AT LAW
P.O. BOX 360345
BIRMINGHAM, ALABAMA 35236-0345

SEND TAX NOTICE TO:
ECO CREDIT UNION
P.O. BOX 2385
BIRMINGHAM, ALABAMA 35201

STATE OF ALABAMA
SHELBY COUNTY

MORTGAGE FORECLOSURE DEED



20250509000140380 1/4 \$32.00
Shelby Cnty Judge of Probate, AL
05/09/2025 09:44:20 AM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS, that whereas, heretofore, on, to-wit: on **July 29, 2022**, **Wythea C. Salter, an unmarried woman**, executed a certain mortgage on property hereinafter described to **eCO Credit Union**, which mortgage is recorded at **Instrument No. 20220803000303040**, **Record of Mortgages, in the Office of the Judge of Probate of Shelby County, Alabama**; and

WHEREAS, in and by said mortgage, the mortgagee was authorized and empowered in the 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 publishing in said county by publication once a week for three consecutive weeks prior to said sale at public outcry for cash, to the highest bidder; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and **eCO Credit Union**, did declare 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 **April 13, 2025; April 20, 2025; and April 27, 2025**; and

WHEREAS, on **May 8, 2025**, 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 conducted and **eCO Credit Union**, did offer for sale and sell at public outcry in front of the Courthouse door in **Columbiana, Shelby County, Alabama**, the property hereinafter described; and

WHEREAS, Foster D. Key was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for said **eCO Credit Union**, and whereas **eCO Credit Union** was the highest bidder and best bidder, in the amount of **One Hundred Forty-Five Thousand One Hundred Ninety-Five and 00/100 Dollars (\$145,195.00)** on the indebtedness secured by said mortgage, said **eCO Credit Union**, by and through Foster D. Key as auctioneer conducting said sale **and as attorney-in-fact for Wythea C. Salter, an unmarried woman**, does hereby grant, bargain, sell and convey unto **eCO Credit Union**, the following-described property situated in **Shelby County, Alabama**, to-wit:

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

UNIT "C", BUILDING 7, PHASE 2, OF CHANDALAR SOUTH TOWNHOUSES, LOCATED IN THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 20 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE SOUTHEAST CORNER OF SAID 1/4-1/4 SECTION; THENCE IN A NORTHERLY DIRECTION, ALONG THE EAST LINE OF SAID 1/4-1/4 SECTION, A DISTANCE OF 830.76 FEET; THENCE 90 DEGREES LEFT, IN A WESTERLY DIRECTION, A DISTANCE OF 347.56 FEET; THENCE 99 DEGREES 22 MINUTES 30 SECONDS LEFT, IN A SOUTHERLY DIRECTION A DISTANCE OF 53.92 FEET TO THE POINT



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OF BEGINNING; SAID POINT BEING THE CENTER LINE OF A FENCE COMMON TO "C" AND "B" UNITS OF SAID BUILDING 7; THENCE CONTINUE ALONG LAST DESCRIBED COURSE ALONG SAID CENTER LINE OF SAID FENCE, THE CENTER LINE OF THE PARTY WALL COMMON TO SAID UNITS, FENCE COMMON TO SAID UNITS AND SOUTHEASTERLY WALL OF A UTILITY BUILDING, A DISTANCE OF 71.95 FEET TO THE SOUTHEAST CORNER OF SAID UTILITY BUILDING; THENCE 90 DEGREES RIGHT IN A SOUTHWESTERLY DIRECTION ALONG THE SOUTHEASTERLY WALLS OF SAID BUILDING A DISTANCE OF 6.29 FEET TO THE SOUTHWEST CORNER OF SAID UTILITY BUILDING; THENCE 90 DEGREES RIGHT IN A NORTHWESTERLY DIRECTION ALONG THE SOUTHWESTERLY WALL OF SAID UTILITY BUILDING, A DISTANCE OF 4.3 FEET TO THE NORTHWEST CORNER OF SAID UTILITY BUILDING; THENCE 90 DEGREES LEFT IN A SOUTHWESTERLY DIRECTION ALONG THE CENTERLINE OF A FENCE, A DISTANCE OF 12.71 FEET; THENCE 90 DEGREES RIGHT IN A NORTHWESTERLY DIRECTION ALONG THE CENTER LINE OF A FENCE COMMON TO "C" AND "D" UNITS, THE CENTERLINE OF PARTY WALL COMMON TO SAID "C" AND "D" UNITS THE CENTERLINE OF FENCE COMMON TO SAID "C" AND "D" UNITS, A DISTANCE OF 67.95 FEET; THENCE 90 DEGREES RIGHT ALONG THE OUTSIDE FACE OF A FENCE IN A NORTHEASTERLY DIRECTION A DISTANCE OF 19.0 FEET TO THE POINT OF BEGINNING. MAP OF SAID SUBDIVISION BEING RECORDED IN MAP BOOK 7, PAGE 166A, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD the above-described property unto its heirs and assigns forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama.

IN WITNESS WHEREOF, eCO Credit Union, has caused this instrument to be executed by and through Foster D. Key as Auctioneer Conducting the Said Sale and as Attorney-in-Fact, and Foster D. Key as Auctioneer Conducting Said Sale has hereto set his hand and seal on this **8th day of May, 2025**.

Wythea C. Salter, an unmarried woman,

By: Foster D. Key

FOSTER D. KEY, ATTORNEY-IN-FACT

eCO Credit Union,

By: Foster D. Key

FOSTER D. KEY

AUCTIONEER AND ATTORNEY-IN-FACT

By: Foster D. Key

FOSTER D. KEY

AUCTIONEER CONDUCTING SAID SALE

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned a Notary Public in and for said County, in said State, hereby certify that Foster D. Key, whose name as Attorney-in-Fact for Wythea C. Salter, an unmarried woman, and as Auctioneer and Attorney-in-Fact for eCO Credit Union, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.



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IN WITNESS WHEREOF, I have hereunto set my hand and seal on this **8th day of May, 2025.**

Sherry E. Stancher

Notary Public

My Commission expires: 09/08/2025





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Real Estate Sales Validation Form

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

Grantor's Name: **eCO Credit Union**
Mailing Address: **P.O. Box 2385**
Birmingham, AL 35201

Grantee's Name: **eCO Credit Union**
Mailing Address: **P.O. Box 2385**
Birmingham, AL 35201

Property Address: **1905 Chandalar Court**
Pelham, AL 35124

Date of Sale: **May 8, 2025**
Total Purchase Price **\$145,195.00**

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

X **Front of Foreclosure Deed**

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 in 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 5/8/25

Print FOSTER D ICEY

____ Unattested

(verified by)

Sign

Foster D Icey

(Grantor/Grantee/Owner/Agent) circle one