

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 21st day of December, 2021, Kathryn Ann Ceravolo and Michael Andrew Ceravolo Jr., wife and husband executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstBank, which said mortgage was recorded in the Office of the Judge of Probate in Shelby County, Alabama, on December 29, 2021, at Instrument Number 20211229000611800, Shelby County, Alabama Records, said Mortgage having subsequently been transferred and assigned to **CITIZENS BANK, N.A.**, by instrument recorded in at Instrument Number 20241021000328310, 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 30, 2025, April 6, 2025, April 13, 2025 that the property would be sold on May 16, 2025; and

WHEREAS, on May 16, 2025, 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 Fifty-Seven Thousand Five Hundred Fifty and 00/100 dollars (\$257,550.00), 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:

Lot 317, according to the Survey of Springs Crossing Sector 3, Phase 1, as recorded in Map Book 54, Page 3, in the Probate Office of Shelby County, Alabama.

FILE NO.: CBN-24-03358

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/her hand and seal on this the 22 day of May, 2025.

CITIZENS BANK NA F/K/A RBS CITIZENS NA

By: [Signature]
 Printed Name: VICTOR KANG
 Its: member

STATE OF GEORGIA
 COUNTY OF GWINNETT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that VICTOR KANG, acting in his/her capacity as member 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/she, as such member 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/her capacity as member for CITIZENS BANK NA f/k/a RBS CITIZENS NA.

Given under my hand and official seal on this the 22 day of May, 2025.

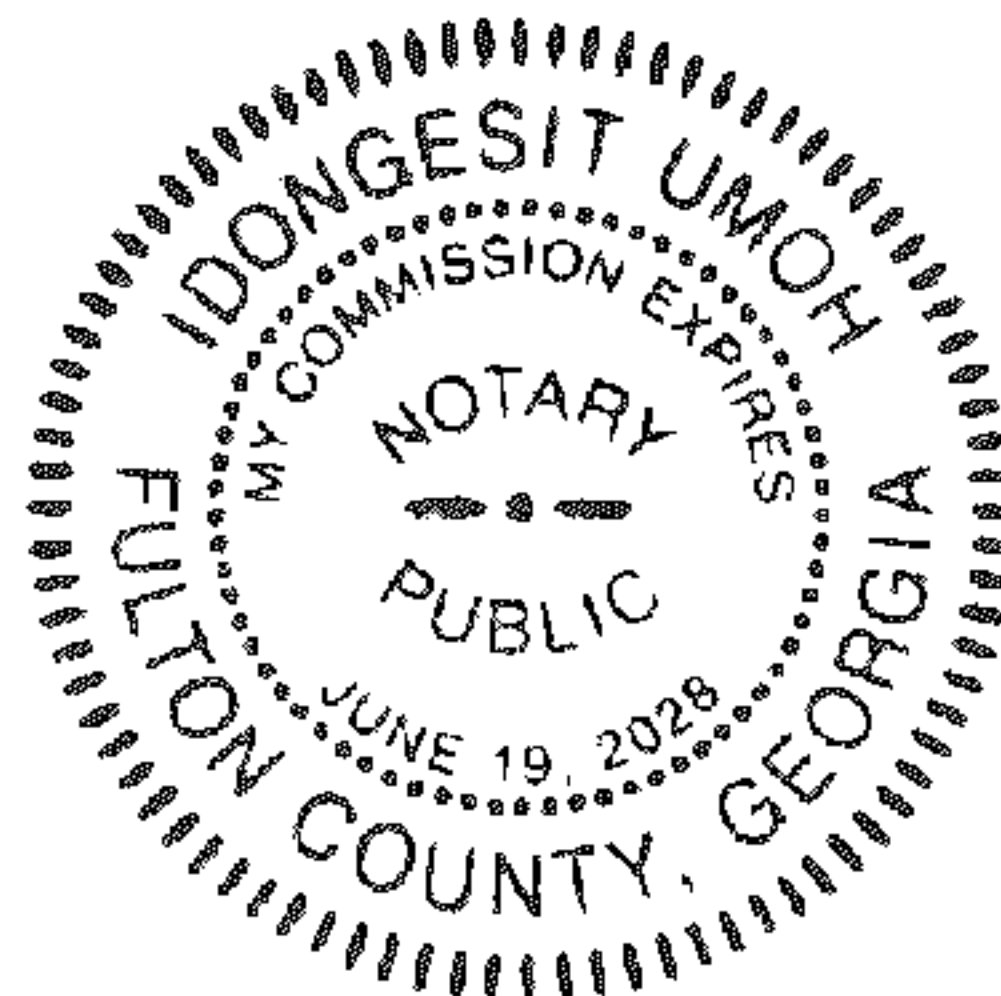
[Signature]

Notary Public

My Commission Expires:

06/19/25

(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	KATHRYN ANN CERAVOLO, MICHAEL ANDREW CERAVOLO, JR.	Grantee's Name	CITIZENS BANK NA f/k/a RBS CITIZENS NA
Mailing Address	524 ALPINE VIEW COLUMBIANA, AL 35051	Mailing Address	10561 Telegraph Road Glen Allen, VA 23059
Property Address	524 ALPINE VIEW COLUMBIANA, AL 35051	Date of Sale	May 16, 2025
		Total Purchase Price	\$257,550.00
		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)

<input type="checkbox"/> Bill of Sale	<input type="checkbox"/> Appraisal
<input type="checkbox"/> Sales Contract	<input checked="" type="checkbox"/> Other Mortgage Foreclosure Deed
<input type="checkbox"/> Closing Statement	

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 05/22/25

Print Ima Umoh

☐ Unattested

Sign [Signature]

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Form RT-1



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
05/28/2025 10:23:56 AM
\$33.00 BRITTANI
20250528000162100

Allen S. Bayl