

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

SEND TAX NOTICE TO:
JEFFERSON CREDIT UNION
5261 ROSS BRIDGE PARKWAY
HOOVER, ALABAMA 35226

STATE OF ALABAMA)
SHELBY COUNTY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that whereas, heretofore, on, to-wit: on **September 19, 2023**, **Keith J. Smith, an unmarried man**, executed a certain mortgage on property hereinafter described to **Jefferson Credit Union**, which mortgage is recorded at **Instrument No. 20230926000287430, 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 **Jefferson 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 **September 7, 2025, September 14, 2025, and September 21, 2025**; and

WHEREAS, on **October 16, 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 **Jefferson 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 **Jefferson Credit Union**, and whereas **Jefferson Credit Union** was the highest bidder and best bidder, in the amount of **Fifty-Six Thousand Four Hundred Five and 00/100 Dollars (\$56,405.00)** on the indebtedness secured by said mortgage, said **Jefferson Credit Union**, by and through Foster D. Key as auctioneer conducting said sale **and as attorney-in-fact for Keith J. Smith, an unmarried man**, does hereby grant, bargain, sell and convey unto **Jefferson Credit Union**, the following-described property situated in **Jefferson County, Alabama**, to-wit:

Lot 141, according to the Survey of Polo Crossings, Sector 1, as recorded in Map Book 39, Page 41, 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, **Jefferson 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 October 16, 2025

Keith J. Smith, an unmarried man,

By: Foster D Key
FOSTER D. KEY, ATTORNEY-IN-FACT

Jefferson Credit Union,

By: Foster D Key
FOSTER D. KEY
AUCTIONEER AND ATTORNEY-IN-FACT

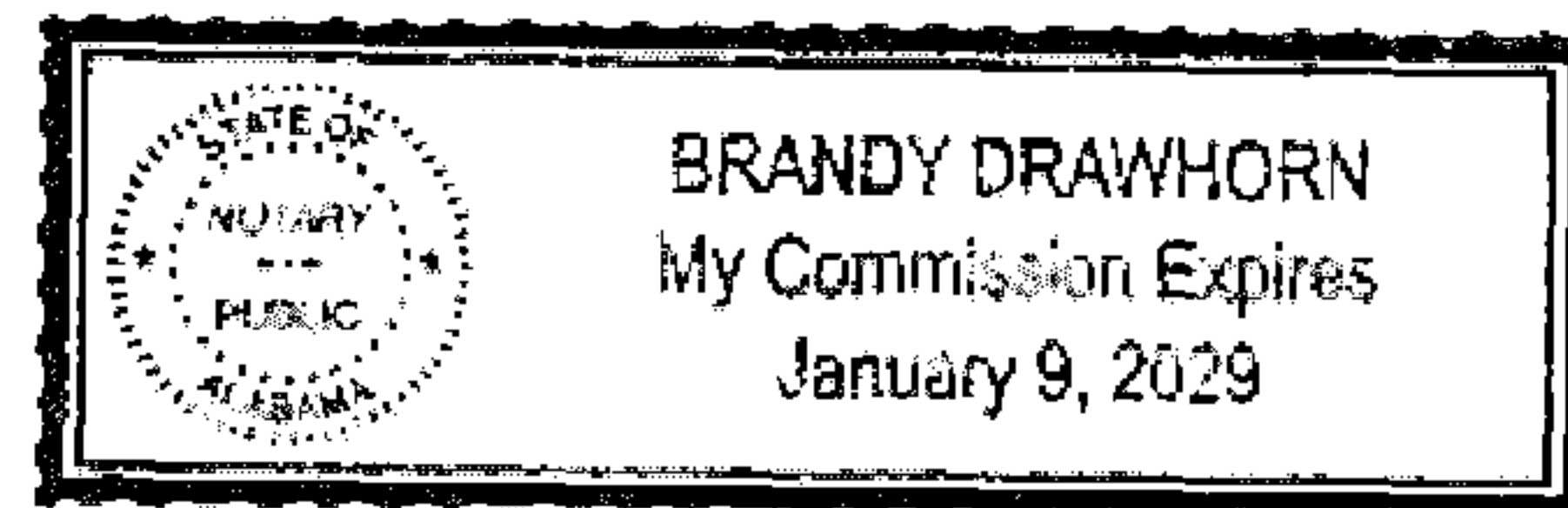
By: Foster D Key
FOSTER D. KEY
AUCTIONEER CONDUCTING SAID SALE

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 Keith J. Smith, an unmarried man**, and as Auctioneer and Attorney-in-Fact for **Jefferson 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.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on **October 16, 2025**.

Brandy Drawhorn
Notary Public
My Commission expires: 1/9/2029



Real Estate Sales Validation Form

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

Grantor's Name: **Jefferson Credit Union**
Mailing Address: **5261 Ross Bridge Parkway**
Hoover, AL 35226

Grantee's Name: **Jefferson Credit Union**
Mailing Address: **5261 Ross Bridge Parkway**
Hoover, AL 35226

Property Address: **228 Polo Downs**
Chelsea, AL 35043

Date of Sale: **October 16, 2025**
Total Purchase Price **\$56,405.00**
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 type="checkbox"/> Other |
| <input type="checkbox"/> Closing Statement | <input checked="" type="checkbox"/> 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 10/16/25

Print Foster D. KEY

Unattested

Sign Foster D. Key
(Grantor/Grantee/Owner/Agent) circle one

(verified by)

Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/17/2025 03:31:30 PM
\$29.00 BRITTANI
20251017000320680



Alvin S. Boyd