

Michael Lindsey
Halliday, Watkins & Mann, P.C.
244 Inverness Center Drive
Birmingham, AL 35242

Brian Howard
468 Waterford Dr
Calera, AL 35040

Property Address: 468 Waterford Dr, Calera, AL 35040
Purchase Price: \$236,180.50***Mortgagee credit***
Sale Date: November 12, 2025

STATE OF ALABAMA)
COUNTY OF SHELBY)

The Secretary of Veterans Affairs, an Officer of
the United States
2000 Midlantic Dr
Suite 410A
Mount Laurel, NJ 08054

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FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on May 12, 2023, Brian Howard, single man, executed a certain mortgage on the property hereinafter described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, on May 16, 2023, as Instrument Number 20230516000145650; and subsequently transferred and assigned to The Secretary of Veterans Affairs, an Officer of the United States, and said assignment being recorded on January 6, 2025 as Document Number 20250106000004890 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 The Secretary of Veterans Affairs, an Officer of the United States ("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 Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of September 21, 2025, September 28, 2025, October 5, 2025; and

WHEREAS, on November 12, 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 and properly conducted, and The Secretary of Veterans Affairs, an Officer of the United States 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, Dorothy Veitch was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said The Secretary of Veterans Affairs, an Officer of the United States; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of The Secretary of Veterans Affairs, an Officer of the United States, in the amount of \$236,180.50, which sum of money The Secretary of Veterans Affairs, an Officer of the United States offered to credit on the indebtedness secured by said mortgage, and the said The Secretary of Veterans Affairs, an Officer of the United States, by and through Michael Lindsey, as attorney for said The Secretary of Veterans Affairs, an Officer of the United States, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said The Secretary of Veterans Affairs, an Officer of the United States, the following described property

situated in Shelby County, Alabama, to-wit:

Lot 465, according to the Survey of Waterford Highlands Sector 2, Phase 1, as recorded in Map Book 30, Page 110, in the Probate Office of Shelby County, Alabama

More commonly known as: 468 Waterford Dr, Calera, AL 35040

TO HAVE AND TO HOLD the above-described property to The Secretary of Veterans Affairs, an Officer of the United States and its successors and assigns; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

IN WITNESS WHEREOF, The Secretary of Veterans Affairs, an Officer of the United States has caused this instrument to be executed by and through Michael Lindsey, as attorney for said Transferee, and said Michael Lindsey, as attorney for said Transferee, has hereto set his hand and seal on this the 19th day of November, 2025.


The Secretary of Veterans Affairs, an Officer of the United States

By: 
Michael Lindsey, Attorney for Transferee

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Michael Lindsey, whose name as Attorney for The Secretary of Veterans Affairs, an Officer of the United States, 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 The Secretary of Veterans Affairs, an Officer of the United States 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 19th day of November, 2025.


Notary Public
My Commission Expires: 5/1/2028



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
11/20/2025 09:53:30 AM
\$29.00 KELSEY
20251120000356280



Allen S. Bayl