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This Instrument was prepared by: Larry R. Newman, Attorney PRECO Science William of the Country of the Science of the Science

(1993) MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that WHEREAS, heretofore on January 8, 1988, to wit, James E. Barnes and Ruth Barnes (hereinafter the "Mortgagors"), executed a certain mortgage on property hereinafter described to Jefferson County Employees Credit Union (hereinafter the "Mortgagee"), which said mortgage is recorded in Book 166, page 754, in the Office of the Judge of Probate of Shelby County (Alabama: and Alabama: and Alabama: Alab

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 Courthouse door in Shelby County, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published 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 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 as the name and and on ity, a Notery Public in and for said County, at WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and Jefferson County Employees 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 February 20, February 27, and: March. 6, 1991; and garaman a meaning of a continuous of the continue of County E Jeyese Creek's India for but as the act of soud Jetimier County wit WHEREAS, pursuant to subsections (b) (2), (c) and (c) (1) of Section 7425 of Title 26 of the United States Code, proper notice of said sale was duly given to the "District Director, Internal Revenue Service, District -- Birmingham 63, 500 22nd Street South, Birmingham, Alabama 35233, attention: Chief, Special

WHEREAS, on the 25th day of March, 1991, 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 did offer for sale and sell at public outcry in front of the Courthouse door in Shelby County, Alabama, the property hereinafter described; and

conditional . at

Procedures Staff, by letter dated February 19, 1991, which said notice was duly

received on February 19, 1991, and acknowledged by IRS correspondence dated

WHEREAS, Larry R. Newman was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Jefferson County Employees Credit Union and whereas the said Jefferson County Employees Credit Union was the highest bidder and the best bidder, in the amount of \$95,368.29 on the indebtedness secured by said mortgage, the said Jefferson County Employees Credit Union by and through Larry R. Newman, as auctioneer conducting said sale, and as Attorney-in-fact for Jefferson County Employees Credit Union and by and through Larry R. Newman, as auctioneer conducting said sale, does hereby grant, bargain, sell, and convey unto Jefferson County Employees Credit Union the following described property situated in Shelby County, Alabama:

Lot 140, according to the Survey of Chandalar South, Third Sector, as recorded in Map Book 6, Page 68, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Jefferson County Employees Credit Union, its successors 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.

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IN WITNESS WHEREOF, Mortgagors and Mortgagee have caused this instrument to be executed by and through Larry R. Newman, as auctioneer conducting said sale and as Attorney-in-fact for all parties separately, and Larry R. Newman, as auctioneer conducting said sale and as Attorney-in-fact for each of said parties, has hereto set his hand and seal on this the 25th day of March, 1991. Ruth Barnes (Mortgagor) James E. Barnes (Mortgagor) Auctioneer & Attorney in Fact and and Auctioneer & Attorney-in-Fact and ("nongagaroli" bar rariascorod) derial lish bar et ed azemet er of azeme no action and a story of the projectly described described to a deffects on Dosgrand bir and for . ("segentral" off to There is not a straight of the second gor anadord to oghat add to ortico add a Jefferson County Employees Credit Union (Mortgagee) The Original MY wordseld it icutsagee, was suthorized and to be suid property before the Courthause door To amost bus soully smit adv to subject and Anctioneer & Attorney-in-Fact Lad all seals act. It . at many pather in acid County by publication orce a week adr of there for gratte office to beid a black of the recent for each, as the is used to the and and then provided that in case of sels under the power and some one controller in a the incressors or any paregn conduction and STATE OF ALABAMA, Jady of office organize of bearing for the color of the following JEFFERSON COUNTY Diada agagaron blue vel ball of ballyoning a could be to the bus to of the probable transplantable it versecom bloom recommend and the said County. in said State, hereby certify that Larry R. Newman, whose name as auctioneer is signed to the foregoing conveyance, and who signed the names of James E. Barnes and Ruth Barnes, and also who signed the name of Jefferson County Employees Credit Union 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 executed the same voluntarily on the same day the same bears date, as the action of himself as auctioneer and the person conducting the same for Jefferson County Employees Credit Union for and as the act of said Jefferson County Employees Credit Union () Mortgagee, (and das the action, of Mortgagors, in the mortgage referred to in the the foregoing Deed. (h) 2 (E) IN WITNESS, WHEREOF, I have hereunto set my hand and seal on this the 25th day, of March, 1991, a state toll sel transfer to for the mail to a selection of a EVICTORICA by His concesspondence dated emmestered out deciving geb out of at Notary, Public / and and one In almos get self desired ser for (My Commission Expires: 5-20-9/200 the time of star and reside the said that the control of the said the said Grantee's Address; and con a con son son state of the sta I have stood a second transfer to be Mr. Charles R. Faulkner 716 North 21st Street, woo massafron miss add and the best addition to the contradiction Birmingham, Alabama 35263, it is subbid most off of the Day of the conduction of the c 1 Deed Tex - I Dee

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6. Certified Fee-