

This Form Provided By

SEND TAX NOTICE TO:

SHELBY COUNTY ABSTRACT & TITLE CO., INC.

P. O. Box 752 - Columbiana, Alabama 35051
(205) 669-6204 (205) 669-6291 Fax(205) 669-3130

(Name) SouthTrust Bank of Alabama, N.A.

(Address)

This instrument was prepared by

(Name) Mike T. Atchison, Attorney

P.O. Box 822

(Address) Columbiana, Alabama 35051

Form 1-1-87 Rev. 1-88

DEED IN LIEU OF FORECLOSURE

WARRANTY DEED--Lawyers Title Insurance Corporation, Birmingham, Alabama

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of the satisfaction of that certain mortgage recorded in Real Record 302, Page 183, in the Probate Office of Shelby County, Alabama

to the undersigned grantor (whether one or more), in hand paid by the grantee herein, the receipt whereof is acknowledged, I or we,

Emmett W. Cloud, a married man

(herein referred to as grantor, whether one or more), grant, bargain, sell and convey unto SouthTrust Bank of Alabama, N.A.

(herein referred to as grantee, whether one or more), the following described real estate, situated in Shelby County, Alabama, to-wit:

Lot 1, Blue Horizon First Sector, as recorded in the Office of the Judge of Probate Shelby County, Alabama, in Map Book 14, Page 106, LESS AND EXCEPT the following described part:

From the Northeast corner of Lot 1, Blue Horizon First Sector, as recorded in the Office of the Judge of Probate, Shelby County, Alabama, in Map Book 14, Page 106, run in a Westerly direction along the North line of said Lot 1 for a distance of 212.10 feet to the Northwest corner of said Lot 1; thence turn an angle to the left of 89 degrees 07 minutes and run in a Southerly direction along the West line of said Lot 1 for a distance of 94.63 feet; thence turn an angle to the left of 93 degrees 04 minutes 40 seconds and run in an Easterly direction for a distance of 215.75 feet to a point on the East line of said Lot 1; thence turn an angle to the left of 89 degrees 09 minutes 30 seconds and run in a Northerly direction along the East line of said Lot 1 for a distance of 86.38 feet, more or less, to the point of beginning. Situated in Shelby County, Alabama.

08/21/1996-27314
02:22 PM CERTIFIED
SHELBY COUNTY CLERK OF PROBATE

Subject to taxes for 1996 and subsequent years, easements, restrictions, rights of way, and permits of record.

THIS PROPERTY CONSTITUTES NO PART OF THE HOMESTEAD OF THE GRANTOR, OR OF HIS SPOUSE.

TO HAVE AND TO HOLD to the said grantee, his, her or their heirs and assigns forever.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, I have hereunto set my hands(s) and seal(s), this 21st day of August, 1996.

(Seal)

Emmett W. Cloud
Emmett W. Cloud

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

STATE OF ALABAMA

SHELBY COUNTY

General Acknowledgment

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Emmett W. Cloud whose name 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 the conveyance he executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21st day of August, A. D., 1996.

Box 405, Chelsea 35043

My commission expires: 10/16/96

[Signature]
Notary Public.

Inst # 1996-27314