

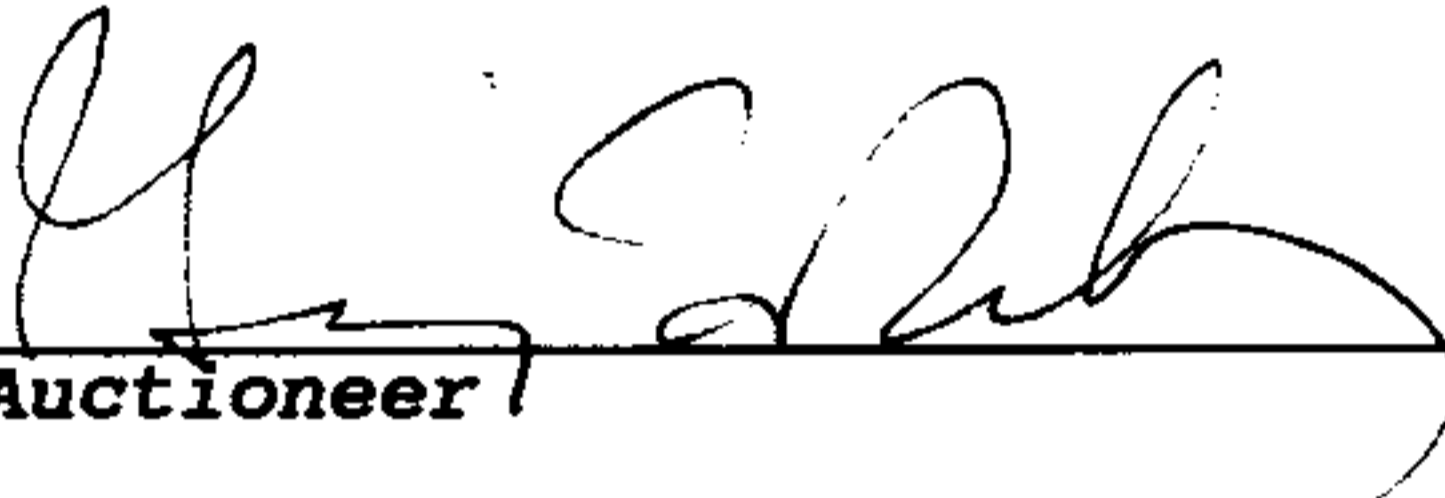


behalf of Vendee Mortgage Trust 1993-3, the following described real property, situated in Shelby County, Alabama, to-wit:

Lots 1 and 2, in Block 267, according to J.H. Dunstan's Map of the Town of Calera, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD, the above described property unto Bankers Trust Company, of California, N.A., not in its individual capacity, but solely as Trustee on behalf of Vendee Mortgage Trust 1993-3, 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 said Johnnie Mixon, Jr., by and through Bankers Trust Company, of California, N.A., not in its individual capacity, but solely as Trustee on behalf of Vendee Mortgage Trust 1993-3 by Gregory S. Ritchey, whose name as auctioneer conducting said sale, has caused these presents to be executed on this the 28th day of March, 1997.

  
Auctioneer

STATE OF ALABAMA     )  
                                  )  
JEFFERSON COUNTY    )

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Gregory S. Ritchey, whose name as Auctioneer for Bankers Trust Company, of California, N.A., not in its individual capacity, but solely as Trustee on behalf of Vendee Mortgage Trust 1993-3 is signed to the foregoing Warranty Foreclosure Deed, and who is known to me, acknowledged before me on this day that, being informed of the contents of this Warranty Foreclosure Deed, he, in his capacity as said Auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 28th day of March, 1997.

  
Notary Public  
My Commission Expires: 10/25/97  
Inst # 1997-1300

04/16/1997-11682  
10:02 AM CERTIFIED  
2 SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 13.00