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MORTGAGE FORECLOSURE DEED

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, Davey R. White and Lehoma V. White, his wife did on the 8th day of November , 19 95, execute a mortgage to washtenaw Mortgage Co. , which mortgage is recorded in Instrument , in the Office of the Judge of Probato of Shelby County, Alabama; and which said mortgage was duly transferred and assigned to First of America Loan Services, Inc., Transferee; and

WHEREAS, default was made in the payment of said indebted ness secured by said mortgage, and the said National City Mortgage Co., Successor by Merger from First of America Loan Services, Inc., 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 in accordance with the terms thereof by publication in a newspaper of general circulation in County, Alabama, in its issues of December 15, 1999.

Shelby
December 22, 1999 and December 29, 1999; and

WHEREAS, on January 07, 2000 , the day on which the foreclosure sale was due to be held, according to said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and the said National City Mortgage Co., Successor by Merger from First of America Loan Services, Inc., Transferee,

did offer for sale and did sell at public outcry, in front of the Courthouse door of Shelby County, Alabama, the property here inafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of the said National City Mortgage Co., Successor by Merger from First of America Loan Services, Inc., Transferee,

offered to credit to the indebtedness secured by said mortgage and said property was thereupon sold to the said National City Mortgage Co., Successor by Merger from First of America Loan Services, Inc., Transferee; and

WHEREAS, David J. Chastain conducted said sale on behalf of National City Mortgage Co., Successor by Merger from First of America Loan Services, Inc., Transferee; and

WHEREAS, said mortgage expressly authorized the person conducting said sale to execute to the purchaser at said sale, a deed to the property so purchased;

by David J. Chastain, its duly authorized agent and auctioneer

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THIS INSTRUMENT WAS PREPARED BY DAVID J. CHASTAIN, ATTORNEY FRANK NELSON BUILDING 205 20TH STREET NORTH, SUITE 227 BIRMINGHAM, ALABAMA 35203-3687

conducting said sale, does hereby grant, bargain, sell and convey unto the said National City Mortgage Co., Successor by Merger from First of America Loan Services, Inc., Transferee,

the following described property situated in Shelby County, Alabama, to-wit:

Lot 4, according to the Survey of Falling Rock, as recorded, in Map Book 19, Page 118, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto the said National City Mortgage Co., Successor by Merger from First of America Loan Services, Inc., Transferee, forever, subject, however, to the rights of redemption.

IN WITNESS WHEREOF, the said National City Mortgage Co., Successor by Merger from First of America Loan Services, Inc., Transferee,

by David J. Chastain, as Auctioneer conducting said sale, caused these presents to be executed on this the 7th day of January . 2000

NATIONAL CITY MORTGAGE CO., SUCCESSOR BY MERGER FROM FIRST OF AMERICA LOAN SERVICES (INC.

THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.

ΒY

Transferee/

AGENT AND AUCTIONEER

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, THE UNDERSIGNED, a Notary Public in and for said County, in said State, hereby certify that David J. Chastain, whose name as Auctioneer and Agent for National City Mortgage Co., Successor by Merger from First of America Loan Services, Inc., Transferee,

is signed to the foregoing conveyance, and who is known to me, acknow-ledged before me on this day, that, being informed of the contents of the conveyance, be, in his capacity as such Auctioneer and Agent, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 7th day of January , 18 2000

NOTARY PUBLIC

MY COMMISSION EXPIRES: 07-06-2000

ADDRESS OF

UNITED STATES OF AMERICA, STATE OF OBIO, OFFICE OF THE SECRETARY OF STATE.

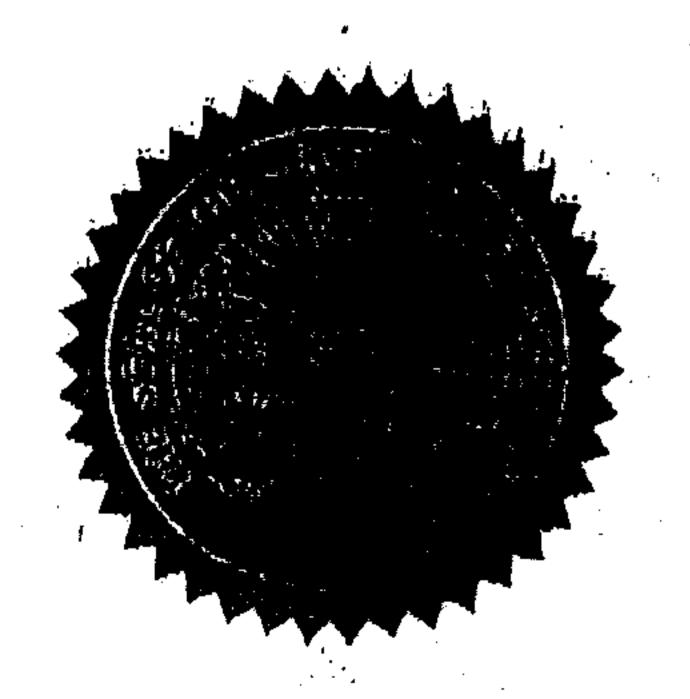
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OHEN COUNTY MIDE OF PROPERTY

OHEN COUNTY MIDE OF PROPERT

I, Bob Taft, do hereby certify that I am the duly elected, qualified and present acting Secretary of State for the State of Ohio, and as such have custody of the records of Ohio and Foreign corporations; that said records show a certificate of MERGER of FIRST OF AMERICA LOAN SERVICES, INC., an unqualified Michigan Corporation, merging into: NATIONAL CITY MORTGAGE CO., an Ohio corporation, Charter No. 450810, survivor of said merger filed November 18, 1998, with a merger EFFECTIVE date of December 31, 1998, recorded on the Records of Incorporation; said surviving corporation NATIONAL CITY MORTGAGE CO., an Ohio Corporation, Charter No. 450810, principal location in Mainisburg, County of Montgolnery, incorporated on March 14, 1974, is currently in GOOD STANDING upon the records of this office.



WITNESS my hand and official seal at Columbus, Ohio on December 10, 1998

Bol Taff