MAR. -23' 00 (THU) 10:14

FORECLOSURE DEED

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JAMES R. SCOTT, A SINGLE MAN, mortgagora did heretofore execute a mortgage to WMC MORTGAGE CORP. on 9/9/98, which mortgage is recorded at INSTRUMENT 1995-36006 in the Real, Property records of the Office of Judge of Probate of SHELBY County, Alabama; Assigned to NATIONSCREDIT FINANCIAL SERVICES CORPORATION: and

WHEREAS, default has been made in the payment of said mortgage, and the said NATIONSCREDIT FINANCIAL SERVICES CORPORATION, as mortgagee, has elected to declare the entire indebtedness as secured by said mortgage due and payable under the power sale contained in said morrgage; and

WHEREAS, pursuant to the power of sale contained in said mortgage, the undersigned did cause to be published in the SHELBY COUNTY REPORTER a weekly newspaper of general circulation published in SHELBY County, Alabama, in issues of MARCH 1, MARCH 8, MARCH 15, 2000, a notice stating that under and by virtue of the power of pale contained in said mortgage, the undersigned would sell at public outery to the highest bidder for cash, in front of the SHELBY County Courthouse, between the legal hours of sale on MARCH 22, 2000 the following described real estate:

LOT 35, ACCORDING TO THE MAP OF SURVEY OF INDIAN CREEK, PHASE III, AS RECORDED IN MAP BOOK 15 PAGE 74 IN THE PROBATE OFFICE OF SHELEY COUNTY, ALABAMA

WHEREAS, at the time and place stated in said notice, NATIONSCREDIT FINANCIAL SERVICES CORPORATION, as mortgagee, did by and through Michael E. Bybee, offer said property for sale to the highest bidder for cash; and

WHEREAS, at said sale, JIMMY A. SPAHOS became the purchaser of said property for the sum of ONE HUNDRED SIXTY-ONE THOUSAND TWO HUNDRED ONE DOLLARS AND 00/100 (\$161,201.00), which sum is credited upon the indebtedness secured by said mortgage as aforesaid, the said NATIONSCREDIT FINANCIAL SERVICES CORPORATION, as mortgages, acting by and through Michael E. Bybee, as its duly appointed agent and attorney in fact, does hereby grant, bargain, sell, convey and deliver unto JIMMY A. SPAHOS the above described real estate, situated in SHELBY County, Alabama.

TO HAVE AND TO HOLD unto JIMMY A. SPANOS, its successors and assigns forever, as completely and fully in all respects as the same could or ought to be conveyed by NATIONSCREDIT FINANCIAL SERVICES CORPORATION, under and by virtue of the power and authority contained in said mortgage.

IN WITNESS WHEREOF, the said JAMES R. SCOTT, A SINGLE MAN, mortgagore, by and through NATIONSCREDIT FINANCIAL SERVICES CORPORATION, mortgagee, by Michael B. Bybee, auctioneer conducting this sale and as attorney in fact, have hereunto sat their hands and seals this MARCH 22, 2000.

Inst # 2000-09467

03/24/2000-09467 10:26 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

43.50 BOS HAS

JAMES R. SCOTT, A SINGLE MAN, Mortgagors by and through,

NATIONSCREDIT FINANCIAL SERVICES CORPORATION, MOITGAGES,

TEL:334 272 1955

By: Michael E. Bybee
Michael E. Bybee
Auctioneer and Attorney in Fact

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael E. Bybee, whose name as auctioneer and attorney in fact for NATIONSCREDIT FINANCIAL SERVICES CORPORATION, and who signed the names of JAMES R. SCOTT, A SINGLE MAN to the foregoing conveyance and who is known to me, acknowledged before me that, being informed of the contents of said acknowledged before me that, being informed of the contents of said conveyance, he/she/they executed the same voluntarily on the day conveyance, he/she/they executed the same voluntarily on the day the same bears date, as the action of himself as auctioneer and the same bears date, as the action of himself as auctioneer and attorney in fact for NATIONSCREDIT FINANCIAL SERVICES CORPORATION, mortgages, for and as the act of JAMES R. SCOTT, A SINGLE MAN, mortgage, for and as the act of JAMES R. SCOTT, A SINGLE MAN, mortgager (s) in the mortgage referenced in the foregoing deed.

Given under my hand and efficial seal, on this MARCH 22, 2000.

TY PUBLIC STATE OF ALAB

NOTARY PUBLIC STATE OF ALABAMA AT LARGE.
MY COMMISSION EXPIRES: June 25, 2001.
BONDED THRU NOTARY PUBLIC UNDERWRITERS.

My Commission Expires:

This instrument prepared by: Leonard N. Math
Chambless & Math, P.C.

P.O. Box 230759 Montgomery, Alabama 36123-0759

(334) 272-2230

Inst # 2000-09467

2 03/24/2000-09467 10:26 AM CERTIFIED

SHELBY COUNTY JUBGE OF PROBATE

002 MMS 43.50