

This instrument prepared by:
 Steven A. Brickman
 McMillan & Spratling
 1550 First National - Southern
 Natural Building
 Birmingham, AL 35203

SEND TAX NOTICE TO:
 /CENTRAL BANK OF BHAM
 REAL ESTATE DEPT MC 313
 P.O. Box 10566
 BIRMINGHAM, AL 35296

FORECLOSURE DEED

19811229000136500 Pg 1/3 .00
 Shelby Cnty Judge of Probate, AL
 12/29/1981 00:00:00 FILED/CERTIFIED

STATE OF ALABAMA)
)
 JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, THAT:

WHEREAS, heretofore on, to-wit: October 24, 1980,
Ron B. Ridgeway and wife, Barbara J. Ridgeway, mortgagors,
 executed a certain mortgage to Central Bank of Birmingham
, which said mortgage is recorded in Volume 407
, Record of Mortgages, at Page 447, in the Office of the
 Judge of Probate of Shelby County, Alabama; and,

WHEREAS, default was made in the payment of the indebtedness secured
 by said mortgage, and the said Central Bank of Birmingham
 did declare all of the indebtedness secured by the said
 mortgage due and payable, and said mortgage subject to foreclosure as therein
 provided and did give due and proper notice of the foreclosure of said mortgage,
 in accordance with the terms thereof, by publication in The Shelby County
Reporter, a newspaper of general circulation in Shelby
 County, Columbiana, Alabama, in its
 issues of December 3, 10 and 17, 1981; and,

WHEREAS, on December 29, 1981, the day on which the
 foreclosure sale was due to be held under the terms of said notice, during the
 legal hours of sale, said foreclosure was duly and properly conducted and the
 said Central Bank of Birmingham did offer
 for sale and sell at public outcry, in front of the main
 entrance of the Courthouse at Columbiana, Alabama,
Shelby County, Alabama, the property hereinafter
 described; and,

BOOK 336 PAGE 987

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Central Bank of Birmingham, in the amount of Two Thousand and no/100ths (\$2,000.00) ----- Dollars, which sum was offered to be credited to the indebtedness secured by said mortgage, and said property was thereupon sold to Central Bank of Birmingham; and,

WHEREAS, Steven A. Brickman acted as auctioneer as provided in said mortgage and conducted the said sale; 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.

NOW THEREFORE, in consideration of the premises and the credit of Two Thousand and no/100ths (\$2,000.00) ---- Dollars, Ron B. Ridgeway and wife, Barbara J. Ridgeway, mortgagors, by and through the said Central Bank of Birmingham, do grant, bargain, sell and convey unto the said Central Bank of Birmingham, the following described real property, situated in Shelby County, Alabama, to-wit:

Commence at the Southeast corner of the Northeast quarter of the northeast quarter of Section 3, Township 24 north, Range 12 east; thence north 30 degrees 40 minutes west 257 feet; thence 30 degrees, 00 minutes left in a northwesterly direction 52 feet; thence 14 degrees 00 minutes left in a westerly direction 205 feet; thence 93 degrees 26 minutes right in a northerly direction 115 feet to the point of beginning of lot herein described; thence continue along last described course 112.53 feet; thence 28 degrees 58 minutes 30 seconds left in a northwesterly direction 213 feet; thence 111 degrees 22 minutes 30 seconds left in a southwesterly direction 47 feet; thence 62 degrees 19 minutes left in a southeasterly direction 199.55 feet; thence 13 degrees 02 minutes left in a southeasterly direction 97.16 feet to the point of beginning.

SUBJECT TO all outstanding taxes

SUBJECT TO any and all easements, encumbrances, and/or restrictions of record and prior conveyance of mineral and mining rights.

SUBJECT TO the statutory rights of redemption on the part of those entitled to redeem under the laws of the State of Alabama.

TO HAVE AND TO HOLD, the above described property unto the said
Central Bank of Birmingham, its successors and
assigns forever; 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 Ron B. Ridgeway and wife, Barbara
J. Ridgeway, by Central Bank of Birmingham,
by Steven A. Erickman, as auctioneer conducting said sale,
has caused these presents to be executed on this, the 29th day
of December, 19 81.

19811229000136500 Pg 3/3 .00
Shelby Cnty Judge of Probate, AL
12/29/1981 00:00:00 FILED/CERTIFIED

CENTRAL BANK OF BIRMINGHAM

By: Steven A. Erickman
Steven A. Erickman
As Auctioneer

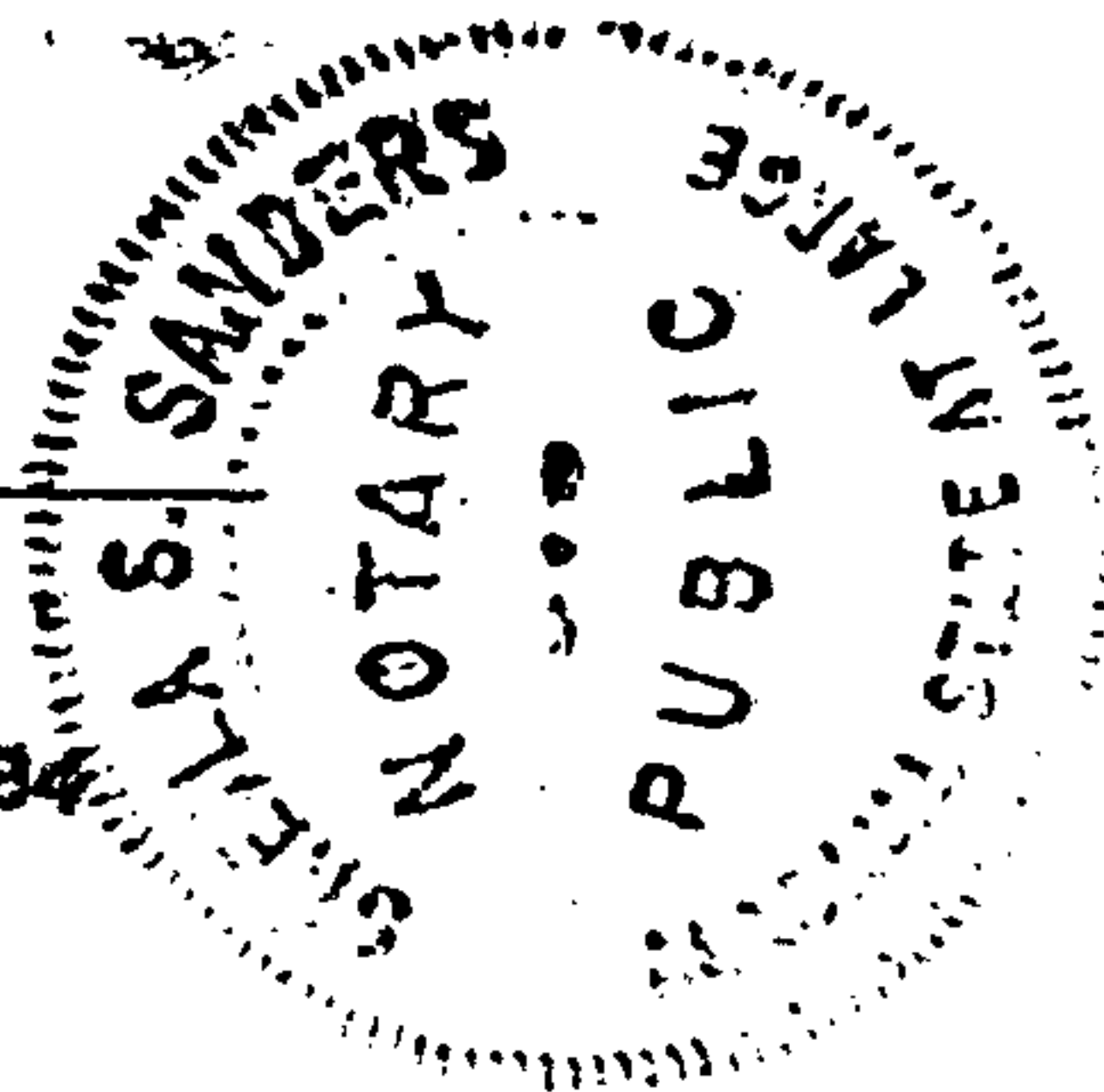
STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State,
hereby certify that Steven A. Erickman, whose name as auctioneer
for Central Bank of Birmingham, 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 this conveyance,
he, in his capacity as such auctioneer, executed the same voluntarily on the
day the same bears date.

Given under my hand and official seal, this 29th day of
December, 19 81.

Sheila S. Sanders
Sheila S. Sanders
NOTARY PUBLIC

My Commission Expires June 18, 1984



STATE OF ALABAMA, JEFFERSON CO.
1981 DEC 29 AM 11:42

Thomas A. Browning
JUDGE OF PROBATE

Rec'd 4.50
3rd 1.00
5.50