

This instrument prepared by:  
Jerry E. Held  
SIROTE, PERMUTT, FRIEND, FRIEDMAN,  
HELD & APOLINSKY, P.C.  
2222 Arlington Avenue South  
Birmingham, Alabama 35205

Send Tax Notice to:  
Engel Mortgage Co., Inc.  
P. O. Box 847  
Birmingham, Alabama 35201

STATE OF ALABAMA )  
COUNTY OF SHELBY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit, the 26th day of

August, 1981, Patrick K. Luczak and wife, Kim E. Voelker,

executed a certain mortgage on real  
property hereinafter described to Engel Mortgage Company, Inc.

, which said mortgage  
was recorded in the Office of the Judge of Probate of Shelby

County, Alabama, in Book 415,

Page 79; and which said mortgage was subsequently transferred and

assigned to MGIC Mortgage Marketing Corporation by

instrument recorded in the aforesaid Probate Office in Misc. Volume 42

, Page 781; and further transferred and assigned to Central Bank  
of Birmingham, as Trustee, and recorded in Misc. Volume 42, Page 797;

WHEREAS, in and by said mortgage, the Mortgagee was author-  
ized and empowered in case of default in the payment of the indebtedness  
secured thereby, according to the terms thereof, to sell said property  
before the Courthouse door in the City of Columbiana,  
Shelby County, Alabama, after giving notice of the  
time, place, and terms of said sale in some newspaper published in said  
County by publication once a week for three ( 3 ) consecutive weeks  
prior to said sale at public outcry for cash, to the highest bidder, and  
said mortgage provided that in case of sale under the power and authority  
contained in same, the Mortgagee or any person conducting said sale for  
the Mortgagee was authorized to execute title to the purchaser at said  
sale; and it was further provided in and by said mortgage that the Mort-  
gagee may bid at the sale and purchase said property if the highest  
bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness  
secured by said mortgage, and the said Central Bank of Birmingham, as

Trustee, did declare all of the indebtedness

secured by said mortgage subject to foreclosure as therein provided and

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BOOK  
did give due and proper notice of the foreclosure of said mortgage by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of May 3, 10, 17, 1984; and

WHEREAS, on May 23, 1984, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly conducted, and Central Bank of Birmingham, as Trustee, did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Joseph H. McQueen was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Central Bank of Birmingham, as Trustee; and

WHEREAS, Central Bank of Birmingham, as Trustee, was the highest bidder and best bidder in the amount of Fifty-One Thousand, Three Hundred, Fifteen and 22/100 Dollars ----- (\$ 51,315.22 ----) on the indebtedness secured by said mortgage, the said Central Bank of Birmingham, as Trustee, by and through Joseph H. McQueen as auctioneer conducting said sale, and as attorney-in-fact for Mortgagee, Central Bank of Birmingham, as Trustee, does hereby grant, bargain, sell and convey unto Central Bank of Birmingham, as Trustee, the following described property situated in Shelby County, Alabama:

Lot 6, Block 1, according to the Survey of Fernwood, Fourth Sector, as recorded in Map Book 7, Page 96, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto  
Central Bank of Birmingham, as Trustee, its/  
his successors/heirs and assigns forever; subject, however, to the  
statutory rights of redemption from said foreclosure sale on the  
part of those entitled to redeem as provided by the laws in the  
State of Alabama.

IN WITNESS WHEREOF, Central Bank of Birmingham, as  
Trustee, Mortgagee, has/have caused this  
instrument to be executed by and through Joseph H. McQueen,  
as auctioneer conducting said sale and as attorney-in-fact for  
said Mortgagee, and said Joseph H. McQueen, as said  
auctioneer and attorney-in-fact for said Mortgagee, has hereto  
set his/her hand and seal on this the 23rd day of May,  
1984.

Central Bank of Birmingham, as Trustee  
(MORTGAGEE)

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED  
Foreclosure  
1984 MAY 23 AM 11:05  
James A. Linder, Jr.  
JUDGE OF PROBATE

By:

Joseph H. McQueen  
Auctioneer and Attorney-In-Fact  
Joseph H. McQueen

Joseph H. McQueen  
Auctioneer Conducting Said Sale  
Joseph H. McQueen

STATE OF ALABAMA )  
COUNTY OF SHELBY )

I, the undersigned, a Notary Public in and for said  
County, in said State, hereby certify that Joseph H. McQueen,  
whose name as auctioneer and attorney-in-fact for Central Bank of  
Birmingham, as Trustee, Mortgagee, is signed to the  
foregoing conveyance, and who is known to me, acknowledged before  
me on this date, that being informed of the contents of the con-  
veyance, he/she, as such auctioneer and attorney-in-fact and with  
full authority, executed the same voluntarily on the day the same  
bears date for and as the act of said Mortgagee.

IN WITNESS WHEREOF, I have hereunto set my hand and seal  
on this the 23rd day of May, 1984.

W. L. Stephens  
Notary Public

My Commission Expires: July 7, 1987

JEH:Mshc