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This instrument was prepared by:

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Walter Fletcher
DOMINICK, FLETCHER, YEILDING,
WOOD & LLOYD, P.A.
2121 Highland Avenue South
Birmingham, Alabama 35205

Send tax notice to:

Birmingham Federal Savings & Loan Assoc. P. O. Box 1967 Birmingham, AL 35201

STATE OF ALABAMA
SHELBY COUNTY

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, THAT

WHEREAS, heretofore, on to-wit: the 15th day of June, 1989, Ryan Contract Services, Inc., executed a certain mortgage on real property hereinafter described to Birmingham Federal Savings and Loan Association, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Book 244, page 436 and Amendment to Mortgage recorded in Book 267, page 841, et seq.;

authorized 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 the 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 Mortgagee 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 Birmingham Federal Savings and Loan Association did declare all of the

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indebtedness secured by said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of February 22, 28 and March 7, 1990.

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whereas, on March 21, 1990, 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 Birmingham Federal Savings and Loan Association 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, walter Fletcher was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Birmingham Federal Savings and Loan Association; and

whereas, Birmingham Federal Savings and Loan Association was the highest bidder and best bidder in the amount of One Hundred Eighty Thousand and No/100 (\$180,000.00), on the indebtedness secured by said mortgage, the said Birmingham Federal Savings and Loan Association, by and through Walter Fletcher as auctioneer conducting said sale, and as attorney-in-fact for Mortgagee, Birmingham Federal Savings and Loan Association, does hereby grant, bargain, sell and convey unto Birmingham Federal Savings and Loan Association, all of its right, title and interest in and to the following described property situated in Shelby County, Alabama:

Lot 16, according to the Map and Survey of Indian Highlands Estates, as recorded in Map Book 13, page 69, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, the above described property unto Birmingham Federal Savings and Loan Association, its successors and assigns, forever; subject, however, to the statutory

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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, Birmingham Federal Savings and Loan Association, Mortgagee, has caused this instrument to be executed by and through Walter Fletcher, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Walter Fletcher, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his hand and seal this the 21st day of March, 1990.

BIRMINGHAM FEDERAL SAVINGS AND LOAN ASSOCIATION

... Walter

Auctioneer and Attorney-

in-Fact

By:

Auctioneer Conducting

Said Sale

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned Notary Public in and for said county in said State, hereby certify that Walter Fletcher, whose name as auctioneer and attorney-in-fact for Birmingham Federal Savings and Loan Association, Mortgagee, 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 the said conveyance, he, as such auctioneer and attorney-in-fact and with full authority executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 21st day of March, 1990.

Notary Public Will

NO TAX COLLECTED

1. Deed Tax
2. Mtg. Tax
3. Recording Fee
4. Indexing Fee
6. Certified Fee

WF/t114006

STATE OF ATTE Y WAS FILED SO MISTRUMENT WAS FILED. 30