

2112

STATE OF ALABAMA  
COUNTY OF MONTGOMERY

This instrument prepared by  
Jack M. Purser, Jr.  
Assistant Regional Attorney  
Office of the General Counsel  
U. S. Department of Agriculture  
Room 827, Aronov Building  
474 South Court Street  
Montgomery, Alabama 36104

DEED OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS that:

THIS INDENTURE, made and entered into this 16th day of October, 1990, by and between THE UNITED STATES OF AMERICA, acting by and through the Farmers Home Administration, United States Department of Agriculture, GRANTOR and MORTGAGEE, under the terms of the mortgage given or assumed by DAVID E. KROMER, MORTGAGOR, hereinafter whether or not singular or plural, and the UNITED STATES OF AMERICA, GRANTEE, as the maker of the highest and best bid at that foreclosure sale held under the terms of the mortgage,

WITNESSETH, that,

WHEREAS on May 15, 1986, Susan C. Adams, a single woman, as mortgagor, executed and delivered to the United States of America, acting by and through the Farmers Home Administration, United States Department of Agriculture, as mortgagee, a mortgage on certain real property recorded in Real Book 072, at Pages 67-70, in the Office of the Judge of Probate of Shelby County, Alabama to secure the payment of the indebtedness therein described to the mortgage; and

WHEREAS on February 5, 1988, David E. Kromer, assumed the above described real estate mortgage and the indebtedness described therein; and

WHEREAS in said mortgage, should default be made in the payment of any installment due under any promissory note or any extension or renewal therefore of, or agreement supplementary thereto, secured by said mortgage, or should the mortgagor fail to keep any covenant, condition or agreement contained in said mortgage, the mortgagee was authorized and empowered to declare the entire indebtedness secured by the mortgage due and payable and to foreclose said mortgage; and

WHEREAS in said mortgage, the mortgagee was authorized and empowered, in case of default, to sell the real property taken as security for said indebtedness, in compliance with the power of sale provision contained in said mortgage and the laws of the State of Alabama; and

WHEREAS the mortgagor is in default according to the terms and provisions of the said mortgage and the mortgagee has accelerated the payment of the said indebtedness declaring all of said indebtedness to be due and payable; and

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WHEREAS the United States of America has caused a Notice of Foreclosure Sale to be published once a week for three successive weeks preceding the date of foreclosure sale in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, which notice stated the time, place and terms of sale; and

WHEREAS the United States of America has proceeded to sell real property described in said mortgage before the courthouse door in Shelby County, Alabama, during the legal hours of sale on the 10th day of October, 1990 at public outcry at the hour of 12:36 pm to the highest bidder for cash; and

WHEREAS at said sale the last, best and highest bid for the described property in the aforementioned mortgage was the bid in the amount of Forty Two Thousand Dollars and No Cents (\$ 42,000.00 ) made by the United States of America;

NOW, THEREFORE in consideration of the premises and the sum of \$ 42,000.00, the grantor and mortgagee under the power of the sale contained in said mortgage, does hereby grant, sell, bargain and convey unto the United States of America, and its assigns, the following described properties situated in Shelby County, Alabama, to-wit:

Lots 18 and 19, in Block 2, according to the survey and plat of Wilmont Gardens, as recorded in Map Book 4, page 6, in the office of the Judge of Probate of Shelby County, Alabama, being situated in the SW $\frac{1}{4}$  of the NE $\frac{1}{4}$  of Section 9, Township 24 North, Range 12 East, Shelby County, Alabama.

Subject to covenants and restrictions applicable to Wilmont Gardens as recorded in Map Book 4, page 6 in the Probate Office of Shelby County, Alabama; 30-foot set back line as shown on said map; and easements and rights of way of record, including transmission line permit to the Alabama Power Company recorded in Deed book 101, page 170 in said Probate Office.

TO HAVE AND TO HOLD the above described property unto grantee herein and its assigns, forever, subject to the statutory right of redemption as provided by the laws of the State of Alabama.

IN WITNESS WHEREOF, the United States of America has caused this conveyance to be executed by its duly authorized representative, the State Director for Alabama, Farmers Home Administration, the United States Department of Agriculture pursuant to the authority contained in Title VII, Code of Federal

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Regulations, Part 1800 and Section 35-10-1 of Code of Alabama,  
1975, et seq., as amended.

UNITED STATES OF AMERICA  
GRANTOR and MORTGAGEE

By: 

DALE N. RICHEY  
State Director for Alabama  
Farmers Home Administration  
United States Department of Agriculture

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STATE OF ALABAMA )  
 )  
COUNTY OF Montgomery )

ACKNOWLEDGMENT

I, SHERRIE S. PERDUE, a Notary Public in and for said County in said State, hereby certify that Dale N. Richey, whose name as State Director, Alabama, of the Farmers Home Administration, United States Department of Agriculture, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, in his capacity as State Director, Alabama, of the Farmers Home Administration, United States Department of Agriculture, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 16th day of October, 1990.

Sherrie S. Perdue  
Notary Public

(NOTARIAL SEAL)

My commission expires: October 14, 1991

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STATE OF ALA. SHERIE S. PERDUE  
I CERTIFY THIS INSTRUMENT WAS FILED

90 OCT 31 PM 12:35

JUDGE OF PROBATE

1. Bond Fee	\$	
2. Imp. Fee	\$	
3. Recording Fee	\$	10.00
4. Indexing Fee	\$	3.00
5. No Tax Fee	\$	1.00
6. Certified Fee	\$	1.00
Total	\$	15.00