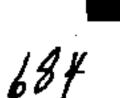
THE PERSON OF TH





DEED OF FORECLOSURE

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STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that whereas, heretofore, on towit: August 19, 1987, Sammie L. Harris, a single man, executed a
certain mortgage to United Companies Financial Corporation, which
mortgage is recorded in the office of the Judge of Probate of Shelby
County, Alabama in Volume 147, page 88; and,

whereas, in and by said mortgage, the mortgagee was authorized and empowered in the case of default in the payment of the indebtedness thereby secured, according to the terms thereof, to sell said property before the courthouse door in the City of Columbiana, Shelby County, Alabama, after notice of time, place, and terms of said sale in some newspaper publishing in said city by publication once a week for three consecutive weeks prior to said sale of public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority continued in same, the mortgagee or any person conducting said sale for the mortgage 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 therefore; and,

whereas, default was made in the payment of the indebtedness secured by said mortgage, and the said United Companies Financial Corporation did declare all of the indebtedness secured by said mortgage subject to foreclosure as therein provided and did give due and proper notice of foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in the Shelby County Reporter in its issue on November 21, 28, and December 5, 1990; and,

WHEREAS, on December 12, 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 United Companies Financial Corporation 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,

Robert L. Quetin

Deed of Foreclosure, page 2

WHEREAS, Robert L. Austin, was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said United Companies Financial Corporation and whereas the said United Companies Financial Corporation was the highest bidder and best bidder, in the amount of Eight Thousand Five Hundred and no/100 Dollars (\$8,500.00) on the indebtedness secured by said mortgage, the said United Companies Financial Corporation by and through Robert L. Austin, as auctioneer conducting said sale, does hereby grant, bargain, sell, and convey unto United Companies Financial Corporation the following described property situated in Shelby County, Alabama, to-wit;

Commence at the Southwest corner of the Northeast Quarter of the Southwest Quarter of Section 36, Township 20 South, Range 3 West, thence North 89 degrees 00' East along the South line for a distance of 264.0 feet; thence turn 57 degrees 20' to the left and run North 31 degrees 40' East a distance of 420.0 feet to the point of beginning; thence continue along same line for a distance of 105.0 feet; thence turn 110 degrees 50' to the right and run South 37 degrees 30' East a distance of 210.0 feet; thence turn 69 degrees 10' to the right and run South 31 degrees 40' West a distance of 105.0 feet; thence turn 110 degrees 50' to the right and run North 37 degrees 30' West a distance of 210.0 feet to the point of beginning, Shelby County, Alabama.

TO HAVE AND TO HOLD, the above described property unto United Companies Financial Corporation and its 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, United Companies Financial Corporation has caused this instrument to be executed by and through Robert L. Austin, acting as auctioneer conducting the said sale and as Attorney-in-fact, and Robert L. Austin, as Auctioneer conducting said sale has hereto set his hand and seal on this the 12th day of December 1990.

Auctioneer and Attorney-in-fact

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Auctioneer Conducting said Sale



Deed of Foreclosure, page 3

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, Marie Marie , a Notary Public, in and for said County, in said State, hereby certify that Robert L. Austin, whose name as auctioneer and attorney-in-fact for United Companies Financial Corporation, and who is know to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he executed the same voluntarily on the date the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this the 12th day of December 1990.

Notary Public

This instrument prepared by Robert L. Austin Attorney at Law 120 Summit Parkway, Suite 207 Birmingham, Alabama 35209

STATE OF ALA. SHELBY CH.
I CERTIFY THIS
HOTRUMENT WAS FREE.

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JUDGE OF PROBATE

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