

## DEED OF FORECLOSURE

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that whereas, heretofore, on to-wit: January 17, 1985, Henry Dale Brasher, executed a certain mortgage to United Companies Mortgage and Life Insurance Company, which mortgage is recorded in the office of the Judge of Probate of Shelby County, Alabama in Volume 015, page 688; said mortgage being assigned to United Companies Financial Corporation by instrument recorded in the aforementioned probate office in volume 318, at page 218; 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 Shelby County, Alabama, in its issue on December 5, 12, 19, 1990; and,

WHEREAS, on December 28, 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

BOOK 323 PAGE 976  
R. L. Austin

Deed of Foreclosure, page 2

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,

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 Fifteen Thousand and no/100 Dollars (\$15,000.00) 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 SE corner of SW 1/4 of SW 1/4 of Section 4, Township 20 South, Range 1 East; thence run North along East line of said Quarter-Quarter Section a distance of 635 feet; thence run West and parallel with the South line of said Quarter-Quarter Section a distance of 890.94 feet to the point of beginning of the parcel herein described; thence continue West, parallel with the South line of said Quarter-Quarter Section, a distance of 200.00 feet; thence run North, parallel with the East line of said Quarter-Quarter Section a distance of 220 feet to a point which is 855 feet North of the South line of said Quarter-Quarter Section; thence run East, parallel with the South line of said Quarter-Quarter Section, a distance of 200 feet; thence run South, parallel with the East line of said Quarter-Quarter Section, a distance of 220 feet to the point of beginning according to survey of Frank W. Wheeler, Registered Land Surveyor, dated July 29, 1974.

Also, an easement for a driveway or roadway and for public utility lines, of an equal width of 20 feet over and across the following described property; Begin at the NW corner of the above described parcel, said NW corner of said above described parcel being the point of beginning; thence run South, along the West line of said above described parcel, a distance of 20 feet; thence run West, parallel with the South line of said Quarter-Quarter Section a distance of 184 feet to a point on the East right of way line of Shelby County Highway 55, said point being 835 feet North of the South line of said Quarter-Quarter Section; thence run North, along the east right of way line of said highway, a distance of 20 feet, more or less, to a point which is 855 North of the South line of said Quarter-Quarter section; thence run East, parallel with the South line of said Quarter-Quarter Section, a distance of 184 feet to the point of beginning, said easement to provide ingress and egress to and from said Highway 55 (being also known as Westover Road) and the above described parcel.

BOOK 323 PAGE 977

Subject to easements and rights of way of record, and subject to an easement for a driveway or roadway, and for public utility lines, of an equal width of 20 feet over and across the North 20 feet of said property, said easement reserved being to provide ingress and egress to and from said Highway 55 (being also known as the Westover Road) and other property lying to the East thereof, it being agreed and understood that the grantees herein and their successors in title shall not have the right to obstruct said driveway, roadway, or easement by fence or otherwise.

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 28th day of December 1990.

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

90 DEC 28 PM 1:16

*Thomas A. Swann, Jr.*  
JUDGE OF PROBATE

*Robert L. Austin*  
Auctioneer and Attorney-in-fact

*Robert L. Austin*  
Auctioneer Conducting said Sale

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, Phyllis Morical, 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 28th day of December 1990.

*Phyllis Morical*  
Notary Public

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

NO TAX COLLECTED

1. Deed Tax	\$	0.00
2. Merc. Tax	\$	0.00
3. Recording Fee	\$	4.50
4. Indexing Fee	\$	4.50
5. Not. Pub. Fee	\$	4.50
6. Certified Fee	\$	0.00
Total	\$	12.50