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THIS INSTRUMENT PREPARED BY:
A. Allen Ramsey, Attorney
1300 Bank for Savings Building
1919 Morris Avenue
Birmingham, Alabama 35203

SEND TAX NOTICES TO:
Associates Financial Services
Company of Alabama, Inc.
P.O. Box 36097
Birmingham, Alabama 35236

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That WHEREAS, ON, TO-WIT:
January 22nd, 1991 Cora Leigh Smith, also known as Leigh Smith Hand
and husband, Robert L. Hand, executed a certain mortgage on the
property hereinafter described to Associates Financial Services
Company of Alabama, Inc., which said mortgage is recorded in Book
326, Page 620, in the Office of the Judge of Probate of Shelby
County, Alabama, and

WHEREAS, default was made in the payment of the indebtedness
secured by said mortgage and Associates Financial Services Company
of Alabama, Inc., the owner and holder of said mortgage, the debt
thereby secured, and the property therein described, did declare
all of the indebtedness secured by said mortgage due and payable.

WHEREAS, notice of foreclosure of said mortgage and of the
sale of said property, in accordance with the terms of said
mortgage, was given by publication in The Shelby County Reporter,
a newspaper of general circulation in Columbiana, Shelby County,
Alabama, in its issues of December 11, 1991, December 18, 1991, and
December 25, 1991; and

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WHEREAS, on January 3, 1992, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly and properly conducted and Associates Financial Services Company of Alabama, Inc., as mortgagee, did offer for sale and sell at public outcry at the main entrance of the Shelby County Courthouse at Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, A. Allen Ramsey, was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Associates Financial Services Company of Alabama, Inc.; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Associates Financial Services Company of Alabama, Inc., in the amount of Ninety-six Thousand Five Hundred Eighty Five and no/100 Dollars (\$96,585.64) on the indebtedness secured by the said mortgage, the said Associates Financial Services Company of Alabama, Inc., by and through A. Allen Ramsey, as Auctioneer conducting said sale and as attorney in fact for Associates Financial Services Company of Alabama, Inc., and the said A. Allen Ramsey, the Auctioneer conducting said sale, do hereby grant, bargain, sell and convey unto the said Associates Financial Services Company of Alabama, Inc., the following described real estate situated, lying and being in Shelby County, Alabama, to-wit:

Lot 204, according to the map of Chandalar South, Fifth Sector, as recorded in Map Book 6, Page 146, in the Office of the Judge of Probate of Shelby County, Alabama. Situated in the Town of Pelham, Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Associates Financial Services Company of Alabama, Inc., its successors and assigns, forever, subject however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, Inc., and, subject also to easements and restrictions of record in the Shelby County Probate Office, and the lien for current ad valorem taxes.

IN WITNESS WHEREOF, Associates Financial Services Company of Alabama, Inc. and Cora Leigh Smith, aka Leigh Smith Hand and husband, Robert L. Hand, have caused this instrument to be executed by and through A. Allen Ramsey as Auctioneer conducting said sale, and as attorney in fact for all parties separately, and A. Allen Ramsey as Auctioneer conducting said sale and as Attorney-in-fact for each of said parties, has hereto set his hand and seal on this 3rd day of January, 1992.

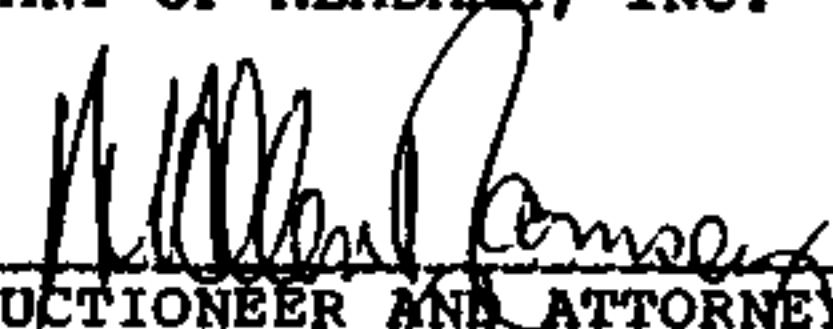
CORA LEIGH SMITH
AKA LEIGH SMITH HAND
AND HUSBAND, ROBERT L. HAND

BY:

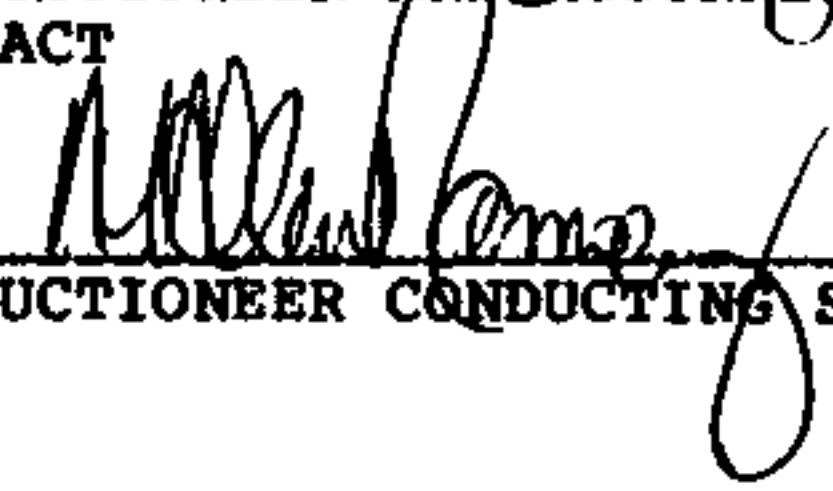

AUCTIONEER AND ATTORNEY-IN-FACT

ASSOCIATES FINANCIAL SERVICES
COMPANY OF ALABAMA, INC.

BY:


AUCTIONEER AND ATTORNEY-IN-FACT

BY:


AUCTIONEER CONDUCTING SALE

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that A. Allen Ramsey whose name as auctioneer is signed to the foregoing conveyance, and who signed the names of Associates Financial Services Company of Alabama, Inc. and Cora Leigh Smith, aka Leigh Smith Hand and husband Robert L. Hand, to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date, as the action of himself as auctioneer and the person conducting the same for Associates Financial Services Company of Alabama, Inc. for and as the act of said Associates Financial Services Company of Alabama, Inc. and as the actions of Cora Leigh Smith, aka Leigh Smith Hand and husband Robert L. Hand, mortgagors, in the mortgage referred to in the foregoing Deed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 3rd day of January, 1992.

Letitia C. Lawrence
NOTARY PUBLIC

My Commission Expires: 6-27-92

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

92 JAN 13 PM 2:51

James R. Lawrence, Jr.
JUDGE OF PROBATE

NO TAX COLLECTED

1. Deed Tax	\$
2. Mig. Tax	\$
3. Recording Fee	\$ 10.00
4. Indexing Fee	\$ 2.00
5. No Tax Fee	\$ 1.00
6. Certified Fee	\$ 1.00
Total	\$ 15.00