

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL PERSONS BY THESE PRESENTS: That Ronald Wayne Crossley and wife, Tina L. Crossley, did, on to-wit, September 22, 1989, execute a mortgage to Jefferson Federal Savings and Loan Association of Birmingham which is recorded in Mortgage Record Book 259, Page 971, et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and which said mortgage, security, lien and the indebtedness secured thereby, was assigned to and acquired by Wachovia Mortgage Company by document recorded in Mortgage Book Instrument No. 1992-23557, Page , in the Office of the Probate Judge of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said Wachovia Mortgage Company did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in Shelby County Reporter, a newspaper of general circulation published in the City of Columbiana, Shelby County, Alabama, in its issues of January 27, February 3 & 10, 1993; and

WHEREAS, on February 23, 1993, 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 sale was duly and properly conducted, and Wachovia Mortgage Company did offer for sale and did sell at public outcry, in front of the courthouse door of Shelby County, Alabama, in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of the said Wachovia Mortgage Company, in the amount of FORTY FIVE THOUSAND, FOUR HUNDRED NINETY FIVE AND NO/100 DOLLARS (\$45,495.00), which sum the said Wachovia Mortgage Company offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Wachovia Mortgage Company; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the said sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of a credit of FORTY FIVE THOUSAND, FOUR HUNDRED NINETY FIVE AND NO/100 DOLLARS (\$45,495.00), on the indebtedness secured by said mortgage, the said Ronald Wayne Crossley and wife, Tina L. Crossley, acting by and through the said Wachovia Mortgage Company by Jim Kramer, as said auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Wachovia Mortgage Company, by Jim Kramer, as said auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and Jim Kramer, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Wachovia Mortgage Company, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 88, according to the Survey of Cahaba Manor Town Homes, as recorded in Map Book 6, page 105, in the Probate Office of Shelby County, Alabama. Less and except the North 5 feet.

TO HAVE AND TO HOLD THE above described property unto Wachovia Mortgage Company forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

IN WITNESS WHEREOF, the said Wachovia Mortgage Company has caused this instrument to be executed by Jim Kramer, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said Jim Kramer has executed this instrument in his/her capacity as such auctioneer on this 23rd day of February, 1993. 1993-05729

*Kramer*

03/01/1993-05729  
03:57 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 10.00

Ronald Wayne Crossley and wife,  
Tina L. Crossley, Mortgagor(s)

By Wachovia Mortgage Company  
Mortgagee or Transferee of Mortgagee

By James R. Kram  
As Auctioneer and the person conducting  
said sale for the Mortgagee or Transferee  
of Mortgagee

Wachovia Mortgage Company  
Mortgagee or Transferee of Mortgagee

By James R. Kram  
As Auctioneer and the person conducting  
said sale for the Mortgagee or Transferee  
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As Auctioneer and the person conducting  
said sale for the Mortgagee or Transferee  
of Mortgagee

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Jim Kramer, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of 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 conveyance, he/she, in his/her capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day the same bears date.

Given under my hand and official seal this 23rd day of February, 1993.

Leah Zappas  
NOTARY PUBLIC

My commission expires: 10-01-94

THIS INSTRUMENT WAS PREPARED BY:  
Robert R. Sexton, Attorney at Law  
Suite 900 Park Place Tower  
2001 Park Place North  
Birmingham, Alabama 35203

Address of Grantee:  
Wachovia Mortgage Company  
P.O. Box 3174  
Winston-Salem, NC 27102

Inst # 1993-05729

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SHELBY COUNTY JUDGE OF PROBATE  
002 MCD 10.00