

THIS INSTRUMENT PREPARED BY:
Del Howell, Attorney
1107 Fifth Avenue North
Birmingham, Alabama 35203

Inst # 1994-03649

STATE OF ALABAMA)

JEFFERSON COUNTY)

02/03/1994-03649
10:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 12.00

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT, WHEREAS, heretofore on the 22nd day of September, 1988, Tony G. Jeffries aka Tony G. Jeffreys, and wife Brenda K. Jeffries aka Brenda K. Jeffreys, executed a mortgage in favor of America's First Credit Union, a corporation, which said mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Real 206, Record of Mortgages at, Page 397, for the purpose of securing the payment of a note to therein.

AND, WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and same became subject to foreclosure under the power of sale contained therein, and after such default, America's First Credit Union, a corporation, mortgagee in said mortgage, gave notice of the time, terms and place of sale by publication once a week for three consecutive weeks and for more than twenty one days prior to date of sale in the Shelby County Reporter, a newspaper published at Columbiana, Alabama:

AND, WHEREAS, in pursuance of said notice so published, the mortgagee did, during the legal hours of sale on the 20th day of January, 1994, in front of the Courthouse door in Columbiana, Alabama, offer for sale at public outcry to the highest bidder for cash, the real estate covered and conveyed in and by said mortgage,

AND, WHEREAS, at said sale, America's First Credit Union, a corporation, was the highest, last and best bidder for said property, became the purchaser thereof, at and for the sum of Eighty-one Thousand Four Hundred Sixteen (\$81,416.70) 70/100 Dollars, this being the amount of the bid of America's First Credit Union, a corporation, at said sale and selling of said property was done in strict accordance with the terms and provisions contained in said mortgage:

NOW, THEREFORE, in consideration of the premises and the payment by America's First Credit Union, a corporation, of the amount of the bid aforesaid, which has been paid and applied as directed in and by said mortgage, I, the undersigned, Del Howell who acted as auctioneer and made said sale as such auctioneer, being duly authorized thereto by the mortgagee in said mortgage, as such auctioneer and attorney in fact for and in behalf of America's First Credit Union, a corporation, mortgagee in said mortgage, and as such auctioneer and attorney in fact for and in behalf of Tony G. Jeffries aka Tony G. Jeffreys and wife Brenda K. Jeffries aka Brenda K. Jeffreys, mortgagors, do hereby, grant bargain, sell and convey unto the said America's First Credit Union, a corporation, the real estate covered and conveyed in and by said mortgage as fully and completely as I could or ought to convey same under the premises, said real estate being situated in Shelby County, Alabama, and described as follows:

A parcel of land situated in the NW 1/4 of the NE 1/4 of Section 22, Township 19 South, Range 2 East, Shelby County, Alabama, described as follows:

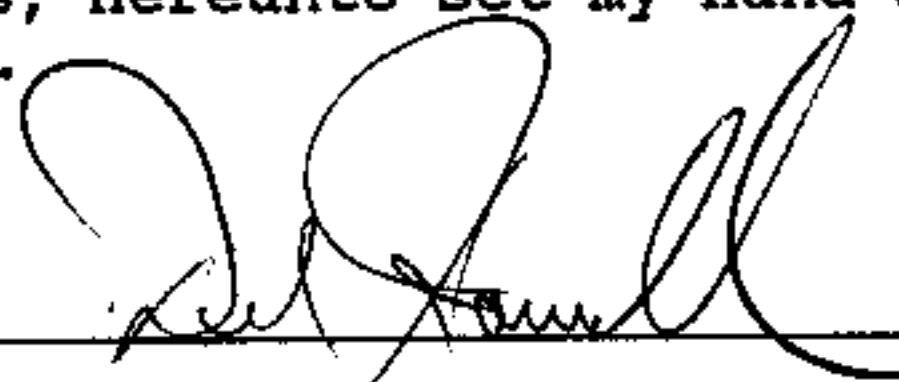
Commence at the NE corner of said Section; thence run West along the North line of said 1/4 - 1/4 section a distance of 1332.13 feet; thence turn 90° 00' left and run South a distance of 232.00 feet; thence turn 90° 00' right and run

Mortgage Foreclosure Deed
Tony G. Jeffries aka Tony G. Jeffreys and wife,
Brenda K. Jeffries aka Brenda K. Jeffreys
America's First Credit Union
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West a distance of 674.92 feet to the point of beginning; thence continue last course a distance of 280.00 feet to the easterly right of way of Milan Road; thence turn 98° 23' 58" left and run Southeasterly along said right of way a distance of 220.22 feet; thence 90° 33' 33" and run Northeasterly leaving said right of way a distance of 250.62 feet; thence turn 81° 26' 29" left and run north a distance of 180.56 feet to the point of beginning.

TO HAVE AND TO HOLD, unto the said America's First Credit Union, a corporation, its successors and assigns, forever.

IN WITNESS THEREOF, I, the said Del Howell, in my capacity as auctioneer and attorney in fact for and in behalf of the said America's First Credit Union, a corporation, mortgagee, and as auctioneer and attorney in fact for and in behalf of Tony G. Jeffries aka Tony G. Jeffreys and wife Brenda K. Jeffries aka Brenda K. Jeffreys, mortgagors, hereunto set my hand and seal this the 21st day of January, 1994.


As auctioneer and attorney in fact
for and in behalf of America's First
Credit Union, a corporation, mortgagee
and Tony G. Jeffries aka Tony G. Jeffreys,
and wife Brenda K. Jeffries aka Brenda K.
Jeffreys, mortgagors

STATE OF ALABAMA)

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I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that Del Howell, whose name as auctioneer and attorney in fact for and in behalf of America's First Credit Union, a corporation, mortgagee, and Tony G. Jeffries aka Tony G. Jeffreys, and wife Brenda K. Jeffries aka Brenda K. Jeffreys, mortgagors, is signed to the foregoing conveyance, and who is known to me, this day acknowledged before me, that being informed of the contents of the conveyance, he in his capacity, as such auctioneer and attorney in fact, executed the same voluntarily on the day the same bears date.

Given under my hand and seal the 21st day of January, 1994.


NOTARY PUBLIC

My commission expires: 2/8/95

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