ENST # 1998-18579

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

William C. Chappel 397808-7

KNOW ALL MEN BY THESE PRESENTS: That, Kimberly D. Lucas, a single woman, Ralph F. Lucas and Joyce T. Lucas, husband and wife did, on to-wit, the 20th day of August, 1987, execute a mortgage to Alliance Mortgage Company, which mortgage is recorded in Book 148, Page 3, which said mortgage was duly transferred and assigned to Leader Federal bank for Savings by instrument recorded in Instrument# 1994-12402 et seq., 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 the said Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings 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 The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of April 22, 29, May 6, 1998; and

WHEREAS, on the 20th day of May, 1998, 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 Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse 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 Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings, in the amount of Seventy-One Thousand Five Hundred Sixty and 98/100 Dollars (\$71,560.98), which sum the said Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the 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 Seventy-One Thousand Five Hundred Sixty and 98/100 Dollars (\$71,560.98), cash, the said Kimberly D. Lucas, a single woman, Ralph F. Lucas and Joyce T. Lucas, husband and wife, acting by and through the said Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings, by EDITH SCHAUBLE PICKETT, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings, by EDITH SCHAUBLE PICKETT, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and EDITH SCHAUBLE PICKETT, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 2, Block 5, according to a Resurvey of Block 5 of a Resurvey of Breckenridge Park, as recorded in Map Book 11, Page 18, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings, 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, and any taxes which may be due.

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IN WITNESS WHEREOF, the said Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings, has caused this instrument to be executed by EDITH SCHAUBLE PICKETT, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said EDITH SCHAUBLE PICKETT, has executed this instrument in his capacity as such auctioneer on this the 20th day of May, 1998.

> Kimberly D. Lucas, a single woman, Ralph F. Lucas and Joyce T. Lucas, husband and wife Mortgagors

> By Union Planters Bank N.A., f/k/a Union Planters National Bank, f/k/a Leader Federal Bank for Savings

Mortgagee or Transferee of Mortgagee

EDITH SCHAUBLE PICKETT, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

Union Planters Bank N.A., f/k/a Union Planters National Bank,

f/k/a Leader Federal Bank for Savings Mortgagee or Transferee of Mortgagee

EDITH SCHAUBLE PICKETT, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

EDITH SCHAUBLE PICKETT, 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 EDITH SCHAUBLE PICKETT, 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, in his 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 that bears that same date.

Given under my hand and official seal this the 20th day of May, 1998.

MY COMMISSION EXPIRES:

117 COMMISSION EXPIRES OCTOBER 10, 1988.

Instrument prepared by: CHALICE E. TUCKER SHAPIRO & TUCKER, L.L.P. 2100 16th Avenue South Suite 200 Birmingham, Alabama 35205 98-0364

GRANTEE'S ADDRESS 7130 Goodlett Farms Parkway

Cordova, TN 38018

Inst # 1998-18579

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