

THIS INSTRUMENT PREPARED BY:
Carlos E. Heaps, Attorney
2019 Third Avenue North/Ste.300
Birmingham, Alabama 35203

SEND TAX NOTICES TO:
HFTA Second Corp.
P. O. Box 8632
Elmhurst, IL 60126

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That WHEREAS, ON, TO-WIT:
February 14, 1997 Judy B. Wiley and husband, Ralph Wiley, executed
a certain mortgage on the property hereinafter described to HFTA
Second Corporation, f/k/a Transamerica Financial Services, Inc.,
which said mortgage is recorded on Instrument 1997/05281 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 HFTA Second Corporation, f/k/a
Transamerica Financial Services, 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, and

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 January 13, 20 and 27, 1999 and

WHEREAS, on February 5, 1999, 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 HFTA Second Corporation, f/k/a Transamerica Financial
Services, Inc., as mortgagee, did offer for sale and sell at public
outcry at the main entrance of the Courthouse at Columbiana, Shelby
County, Alabama, the property hereinafter described; and

WHEREAS, Carlos E. Heaps, was the Auctioneer who conducted
said foreclosure sale and was the person conducting said sale for
the said HFTA Second Corporation; and

WHEREAS, the highest and best bid obtained for the property
described in the aforementioned mortgage was the bid of HFTA Second
Corporation, in the amount of Ninety One Thousand Six Hundred Fifty
Dollars and 00/100 (\$91,650.00) on the indebtedness secured by the
said mortgage, the said HFTA Second Corporation, by and through
Carlos E. Heaps, as Auctioneer conducting said sale and as

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SHELBY COUNTY JUDGE OF PROBATE
003 MMS 14.50

Inst # 1999-05335

attorney-in-fact for HFTA Second Corporation, and the said Carlos E. Heaps, the Auctioneer conducting said sale, do hereby grant, bargain, sell and convey unto the said HFTA Second Corporation, f/k/a Transamerica Financial Services, Inc., the following described real estate situated, lying and being in Shelby County, Alabama, to-wit:

A lot in Town of Columbiana, Alabama in SW 1/4 of SW 1/4 Section 24 Township 21 Range 1 West, described as follows: Commence at the SW corner of Section 24 and run East along South boundary line of said Section a distance of 218.75 feet; thence continue East along said South boundary a distance of 138.26 feet; to point of beginning; thence turn angle of 90 degrees to left and run in a Northerly direction a distance of 157.02 feet; more or less to a ditch which is the South boundary of Luther McGiboney property; thence run in a Northeasterly direction along South line of Luther McGiboney property to the NW corner of George and Flora Green lot; thence along the West line of said Green lot South 22 degrees 30 minutes East 98 feet to the SW corner of said lot; thence along South line of said lot North 78 degrees East 145 feet to West line of Thompson Street; thence South along West line of Thompson Street to South line of Section 24 Township 21 Range 1 West; thence West along South line of Section 24 to point of beginning; excepting lot sold to George A. Green and Flora M. Green as described in Deed Book 272 on Page 325 in Probate Office. (Shelby County)

TO HAVE AND TO HOLD the above described property unto HFTA Second Corporation, 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, and, subject also to easements and restrictions of record in the Shelby County, Alabama Probate Office, and the lien for current ad valorem taxes.

IN WITNESS WHEREOF, HFTA Second Corporation has caused this instrument to be executed by and through Carlos E. Heaps as Auctioneer conducting said sale, and as attorney in fact, and Carlos E. Heaps as Auctioneer conducting said sale has hereto set his hand and seal on this the 5th day of February, 1999.

JUDY B. WILEY
RALPH WILEY

HFTA SECOND CORPORATION, FKA
TRANSAMERICA FINANCIAL SERVICES,
INC.

BY: *Carlos E. Heaps*
AUCTIONEER & ATTORNEY-IN-FACT

BY: *Carlos E. Heaps*
AUCTIONEER & ATTORNEY-IN-FACT

CARLOS E. HEAPS

Carlos E. Heaps
AUCTIONEER CONDUCTING SALE

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public, in and for said State and County, hereby certify that Carlos E. Heaps, whose name as Auctioneer and the person conducting said sale for the 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 and with full authority executed this instrument voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this the 5th day of February, 1999.

Stacy R. Aycock
NOTARY PUBLIC

My commission expires: 3/27/1999

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