MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA COUNTY OF SHELBY

Brian W. Allen 11814894

KNOW ALL MEN BY THESE PRESENTS: That Brian W. Allen and wife, Tammi S. Allen did, on to-wit, the 16th day of August, 1993, execute a mortgage to Inland Mortgage of Alabama, Inc., which mortgage is recorded in Instrument# 1993-25219, which said mortgage was duly transferred and assigned to Barclay's American Mortgage Corporation by instrument recorded in Instrument# 1993-25220, further assigned to GE Capital Mortgage Services, Inc., in Instrument# 1995-06998 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 GE Capital Mortgage Services, Inc. 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 March 3, 10, 17, 1999; and

WHEREAS, on the 24th day of March, 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 sale was duly and properly conducted, and GE Capital Mortgage Services, Inc. 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 FRED RICHARDS, and wife, SARAH JO RICHARDS, in the amount of Sixty Thousand and 00/100 Dollars (\$60,000.00), and said property was thereupon sold to the said FRED RICHARDS, and wife, SARAH JO RICHARDS, 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 Sixty Thousand and 00/100 Dollars (\$60,000.00), cash, the said Brian W. Allen and wife, Tammi S. Allen, acting by and through the said GE Capital Mortgage Services, Inc., by EDITH SCHAUBLE PICKETT, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said GE Capital Mortgage Services, Inc., 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 FRED RICHARDS, and wife, SARAH JO RICHARDS, the following described real estate situated in Shelby County, Alabama, to-wit:

Commence at the SE corner of the NW 1/4 of the NE 1/4 of Section 7, Township 21 South, Range 2 East; thence run West along the South line of said 1/4 - 1/4 for 47.21 feet; thence 79 degrees 39 minutes right run Northwesterly for 272.95 feet to the point of beginning; thence continue last described course for 100.0 feet; thence 89 degrees 50 minutes right run 199.42 feet; thence 90 degrees 00 minutes right run 100.0 feet; thence 90 degrees 00 minutes right 199.71 feet to the Point of Beginning. Situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto FRED RICHARDS, and wife, SARAH JO RICHARDS, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem under the laws of the State of Alabama, including, but not limited to, debtors, junior mortgagees, judgement creditors, transferees and vendees thereof, spouses of debtors and their transferees, children, heirs or devisees of the debtors, 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 GE Capital Mortgage Services, Inc., 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 24th day of March, 1999.

> Brian W. Allen and wife, Tammi S. Allen Mortgagors

By GE Capital Mortgage Services, Inc. Mortgagee or Transferee of Mortgagee

EDITH SCHAUBLE PICKETT, as Auctioneer and the person

conducting said sale for the Mortgagee or Transferee of Mortgagee

By GE Capital Mortgage Services, Inc.

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 24th day of March, 1999.

MY COMMISSION EXPIRES: Sept. 16, 2002 Instrument prepared by: CHALICE E. TUCKER SHAPIRO & TUCKER, L.L.P. 2100 16th Avenue South Suite 200 Birmingham, Alabama 35205 99-0089

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