

## MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA )  
COUNTY OF SHELBY )

Curtis E. Howard, Jr.  
17687679

KNOW ALL MEN BY THESE PRESENTS: That, Curtis E. Howard, Jr. a single person and Shannon L. Collins, a single person did, on to-wit, the 8th day of November, 1995, execute a mortgage to Mortgage Financing, Inc., which mortgage is recorded in Instrument# 1995-32623, which said mortgage was duly transferred and assigned to Banc One Mortgage Corporation by instrument recorded in Instrument# 1995-32624, further assigned to HomeSide Lending, Inc., in Instrument# 1998-30662, further assigned to Federal National Mortgage Association, in Instrument# 1999-17499 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 Federal National Mortgage Association 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 28, May 5, 12, 1999; and

WHEREAS, on the 26th day of May, 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 Federal National Mortgage Association 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 Federal National Mortgage Association, in the amount of Fifty-Seven Thousand Three Hundred Forty-Eight and 27/100 Dollars (\$57,348.27), which sum the said Federal National Mortgage Association offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Federal National Mortgage Association; 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 Fifty-Seven Thousand Three Hundred Forty-Eight and 27/100 Dollars (\$57,348.27), cash, the said Curtis E. Howard, Jr. a single person and Shannon L. Collins, a single person, acting by and through the said Federal National Mortgage Association, by KRISTY L. LIGGAN, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Federal National Mortgage Association, by KRISTY L. LIGGAN, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and KRISTY L. LIGGAN, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Federal National Mortgage Association, the following described real estate situated in Shelby County, Alabama, to-wit:

A tract of land situated in the west 1/2 of the NW 1/4 of Section 25, Township 19 South, Range 1 West, Shelby County, Alabama and described as follows: Commence at the point of intersection of the West line of Section 25 and the Southerly right-of-way line of Old U.S. Highway No. 280; thence Northeast along said right of way line a distance of 539.9 feet to the Point of Beginning; thence continue along said right-of-way line 157.43 feet; thence Southerly and parallel to the West line of Section 25, 515.08 feet more or less to a point; thence in a Westerly direction and parallel to the South line of the Southwest 1/4 of the Northwest 1/4 of Section 25, a distance of 149.58 feet more or less; thence in a Northerly direction and parallel to the West line of Section 25, a distance of 466 feet to the Point of Beginning.

TO HAVE AND TO HOLD THE above described property unto Federal National Mortgage Association, 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.

05/26/1999-22049  
11:12 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

002 HWS 12.00

Inst # 1999-22049

IN WITNESS WHEREOF, the said Federal National Mortgage Association, has caused this instrument to be executed by KRISTY L. LIGGAN, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said KRISTY L. LIGGAN, has executed this instrument in his capacity as such auctioneer on this the 26th day of May, 1999.

Curtis E. Howard, Jr. a single person and Shannon L. Collins, a single person  
Mortgagors

By Federal National Mortgage Association  
Mortgagee or Transferee of Mortgagee

By Kristy L. Liggan  
KRISTY L. LIGGAN, as Auctioneer and the person conducting said sale  
for the Mortgagee or Transferee of Mortgagee

Federal National Mortgage Association  
Mortgagee or Transferee of Mortgagee

By Kristy L. Liggan  
KRISTY L. LIGGAN, as Auctioneer and the person conducting said sale  
for the Mortgagee or Transferee of Mortgagee

By Kristy L. Liggan  
KRISTY L. LIGGAN, 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 KRISTY L. LIGGAN, 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 26th day of May, 1999.

MY COMMISSION EXPIRES:

MY COMMISSION EXPIRES: Sept. 10, 2002

Instrument prepared by:  
CHALICE E. TUCKER  
SHAPIRO & TUCKER, L.L.P.  
2100 16th Avenue South Suite 200  
Birmingham, Alabama 35205  
99-0322

GRANTEE'S ADDRESS  
7022 A.C. Skinner Parkway, Suite 200  
Jacksonville, Florida 32256

  
NOTARY PUBLIC

Inst # 1999-22049

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