SEND TAX NOTICE TO: First Federal Bank P. O. Box 1910 Tuscaloosa, AL 35403 (#670001465)

STATE OF ALABAMA

COUNTY OF SHELBY

Refurn To S. Campbell
Sirote & Permutt, P.C.
2222 Arlington Avenue
P. O. Box 55727
Birmingham, Alabama 35258

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 13th day of April, 1995, James H. Cable and wife, Tammy D. Cable, executed that certain mortgage on real property hereinafter described to First Federal Bank, a Federal Savings Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument 1995-11977; and

WHEREAS, in and by said mortgage, the Mortgagee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the Mortgagee or any person conducting said sale for the Mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Mortgagee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said First Federal Bank did declare all of the indebtedness secured by said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in <u>Shelby County Reporter</u>, a newspaper of general circulation published in Shelby County, Alabama, in its issues of July 28, and August 4, 11, 1999; and

WHEREAS, on August 23, 1999, the day on which the foreclosure was due to be held under the

terms of said notice, between the legal hours of sale, said foreclosure was duly conducted and First Federal Bank did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, James Dennis Campbell was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said First Federal Bank; and

WHEREAS, First Federal Bank was the highest bidder and best bidder in the amount of fact fructifications below the following described property situated in Shelby County, Alabama, to-wit:

Lot 8, according to the Survey of Capp's Subdivision of Calera, as recorded in Map Book 3, page 155, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto First Federal Bank, its successors/heirs and assigns forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama.

IN WITNESS WHEREOF, First Federal Bank, Mortgagee, has caused this instrument to be executed by and through James Dennis Campbell as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said James Dennis Campbell, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his hand and seal on this 23rd day of August, 1999.

First Federal

By

intobell, Authories and Attorney-in-Fact

Dennis Campbell Auctioneer Conducting Said Sale

STATE OF ALABAMA COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James Dennis Campbell, whose name as auctioneer and attorney-in-fact for First Federal Bank, Mortgagee, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Mortgagee.

Given under my hand and official seal on this 23rd day of August, 1999.

Notary Public

My Commission Expires: 10-27-2001

This instrument prepared by: Jerry E. Held, Esquire SIROTE & PERMUTT, P.C. P. O. Box 55727 Birmingham, Alabama 35255-5727

Inst # 1999-35365