

STATE OF ALABAMA)

SHELBY COUNTY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, THAT, WHEREAS, on May 30, 1997, Cecil Copeland and Carol J. Copeland, husband and wife, executed that certain Mortgage (the "Mortgage") in favor of Pinnacle Bank, said Mortgage being recorded in Instrument No. 1997-17485 in the Office of the Judge of Probate of Shelby County, Alabama.

WHEREAS, default was made in the payment of the indebtedness secured by the Mortgage, and Pinnacle Bank did declare all indebtedness secured by the Mortgage due and payable, and the Mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of the Mortgage in accordance with the terms thereof, by Certified Mail, U.S. Mail, and by publication in the *Shelby County Reporter*, a newspaper of general interest and circulation published in Shelby County, Alabama, in its issues of October 6, 13 and 20, 1999; and

WHEREAS, on October 27, 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 postponed and thereafter Pinnacle Bank did give due and proper notice to postpone and reschedule the foreclosure sale by Certified Mail, U.S. Mail, and by publication in the *Shelby County Reporter*, a newspaper of general interest and circulation published in Shelby County, Alabama, in its issue of November 10, 1999; and

WHEREAS, on November 17, 1999, the day on which the foreclosure sale was due to be held under the terms of said notice to reschedule between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Pinnacle Bank, by and through its agent and attorney-in-fact, Brannon D. Anthony, did offer for sale and did sell at public outcry, at the front door of the courthouse of Shelby County, Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the Mortgage was the bid of Pinnacle Bank in the amount of Two Hundred Sixty-Nine Thousand Three Hundred Fourteen and 11/100 Dollars (\$269,314.11), which sum was offered to be credited on the indebtedness secured by the Mortgage, and said property was thereupon sold to the said Pinnacle Bank; and

WHEREAS, said Mortgage expressly authorizes Pinnacle Bank to bid at said sale and purchase said property, and further authorizes Pinnacle Bank or the auctioneer conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the above-referenced credit to the indebtedness secured by the Mortgage, Cecil Copeland and Carol J. Copeland, by and through Pinnacle Bank, by Brannon D. Anthony, as said auctioneer and the person conducting the sale as agent and attorney-in-fact for Pinnacle Bank do grant, bargain, sell and convey unto Pinnacle Bank, the following described real property situated in Shelby County, Alabama to-wit:

Inst • 1999-47154

11/17/1999-47154

02:18 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

003 1116 14.50

LOT 4, ACCORDING TO THE SURVEY OF LUCAS & HOWARD
SUBDIVISION, AS RECORDED IN MAP BOOK 20, PAGE 96, IN
THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TO HAVE AND TO HOLD, the above-described property unto the said Pinnacle Bank, 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.

IN WITNESS WHEREOF, the said Pinnacle Bank has caused this instrument to be executed
by Brannon D. Anthony, as auctioneer and the person conducting said sale and as attorney-in-fact
for Pinnacle Bank, and in witness whereof the said Brannon D. Anthony as said auctioneer
conducting said sale has hereunto set his hand and seal as of the 17th day of November, 1999.

MORTGAGORS

CECIL COPELAND
CAROL J. COPELAND

By: PINNACLE BANK, MORTGAGEE

By: Brannon D. Anthony
BRANNON D. ANTHONY, AS
AUCTIONEER AND ATTORNEY-
IN-FACT FOR PINNACLE BANK
Hand Arendall, L.L.C.
900 Park Place Tower
2001 Park Place North
Birmingham, Alabama 35203

MORTGAGEE

PINNACLE BANK

By: Brannon D. Anthony
BRANNON D. ANTHONY, AS
AUCTIONEER AND ATTORNEY-
IN-FACT FOR PINNACLE BANK
Hand Arendall, L.L.C.
900 Park Place Tower
2001 Park Place North
Birmingham, Alabama 35203

Brannon D. Anthony
✓ BRANNON D. ANTHONY, AS
AUCTIONEER
✓ Hand Arendall, L.L.C.
900 Park Place Tower
2001 Park Place North
Birmingham, Alabama 35203

Jefferson COUNTY)

Given under my hand this 17 day of November, 1999

My commission expires: 12-31-11

Jefferson COUNTY)

Given under my hand this 7 day of November, 1999

My commission expires: _____

003 NMS 14.50