

**THIS INSTRUMENT WAS PREPARED BY:**

Scott J. Humphrey, L.L.C.  
3825 Lorna Road, Suite 202  
Hoover, Alabama 35244

**SEND TAX NOTICES TO:**

Travelers Bank & Trust, FSB  
7467 New Ridge Road, Suite 200  
Hanover, Maryland 21076

STATE OF ALABAMA )

COUNTY OF SHELBY )

1999-20354  
03/21/2000-08859  
09:37 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
**FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on May 10, 1999, Bobbie J. Reynolds, a single person, executed a certain mortgage on the property hereinafter described to Travelers Bank & Trust, FSB, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 1999-20354; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Travelers Bank & Trust, FSB 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 by publication in The Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of February 23, March 1, and March 8, 2000; and

WHEREAS, on March 16, 2000, 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 and properly

conducted, and Travelers Bank & Trust, FSB, did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott J. Humphrey was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Travelers Bank & Trust, FSB; and

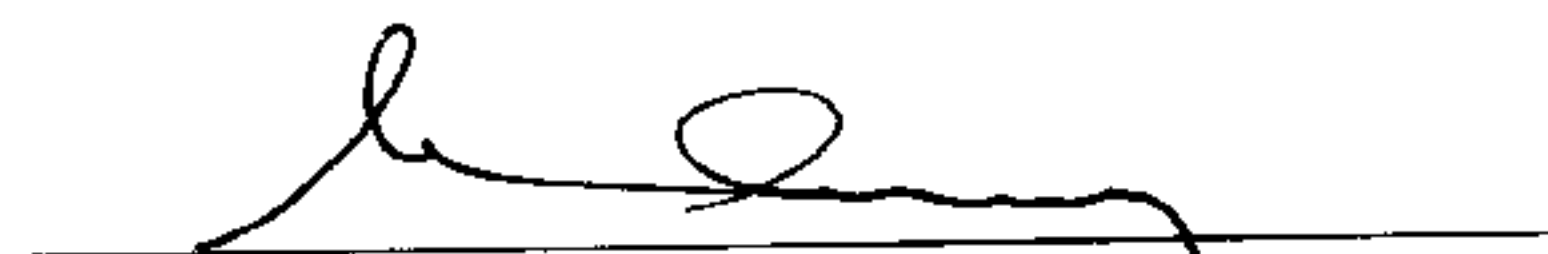
WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Travelers Bank & Trust, FSB in the amount of Sixty Thousand Five Hundred and No/100 Dollars (\$60,500.00), which sum of money Travelers Bank & Trust, FSB, offered to credit on the indebtedness secured by said mortgage, and the said Travelers Bank & Trust, FSB, by and through Scott J. Humphrey, as Auctioneer conducting said sale and as Attorney-in-Fact for Travelers Bank & Trust, FSB, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Travelers Bank & Trust, FSB, the following described property situated in Shelby County, Alabama, to-wit:

Lot 1, Block 3, according to Pine Hills Subdivision, Vincent, Alabama, as shown by Map prepared by James L. Ray, Jr., Engineer, recorded in Map Book 4, Page 45, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property to Travelers Bank & Trust, FSB and its successors and assigns; 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, Bobbie J. Reynolds and Travelers Bank & Trust, FSB, have caused this instrument to be executed by and through Scott J. Humphrey, as Auctioneer conducting said sale, and as their Attorney-in-Fact, and Scott J. Humphrey, as Auctioneer conducting said sale, has hereto set his hand and seal on this the 16th day of March, 2000.


BOBBIE J. REYNOLDS

By:   
SCOTT J. HUMPHREY, Attorney-in-Fact

TRAVELERS BANK & TRUST, FSB

By: 

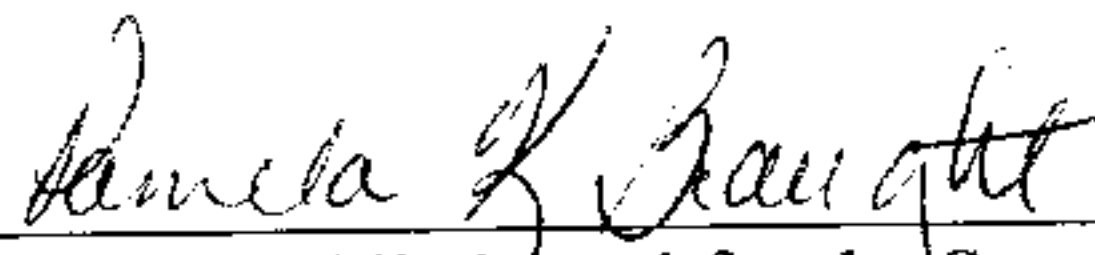
SCOTT J. HUMPHREY, The person acting as  
Auctioneer and conducting the sale  
as its Attorney-in-Fact

  
SCOTT J. HUMPHREY, As the Auctioneer and  
person making said sale

STATE OF ALABAMA )  
COUNTY OF JEFFERSON )

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as Attorney-in-Fact for Bobbie J. Reynolds; whose name as Attorney-in-Fact and agent for Travelers Bank & Trust, FSB; and whose name as Auctioneer and person making said sale, 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 said conveyance, he, in his capacity as such Attorney-in-Fact and agent, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 16th day of March, 2000.

  
Notary Public in and for the State of Alabama,  
at Large

My Commission Expires: MY COMMISSION EXPIRES 12/16, 2004

Inst # 2000-08859

03/21/2000-08859  
09:37 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
003 CJ1 14.50