AUCTIONEER'S DEED

STATE OF ALABAMA COUNTY OF SHELBY

17

WHEREAS, Lance S. Gilliland and Amy L. Gilliland, husband and wife executed a mortgage to New America Financial, Inc. on the 22nd day of May, 1998, on that certain real property hereinafter described, which mortgage is recorded in Book 1998, Page 19679, of the records in the Office of the Judge of Probate, Shelby County, Alabama; which mortgage was subsequently re-recorded in Book 1998, page 37819 of said Probate Court records, which said mortgage was subsequently assigned to Ohio Savings Bank by instrument recorded in Book 1998, Page 40747 of said Probate Court records; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the City of Columbiana, County of Shelby, Alabama, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in the City of Columbiana, Alabama; and

WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on March 22, 29 and April 5, 2000, fixing the time of the sale of said property to be during the legal hours of sale on the 20th day of April, 2000, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 20th

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county, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale Ohio Savings Bank was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of \$179,100.00 cash in hand paid by said purchaser to Janet Parson, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said Ohio Savings Bank, by and through Janet Parson as such auctioneer, and as its attorney-in-fact, and Lance S. Gilliland and Amy L. Gilliland by Janet Parson, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto Ohio Savings Bank, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

Lot 138, according to the Final Record Plat of Greystone Farms, Guilford Place - Phase 1, as recorded in Map Book 20, Page 105, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said Ohio Savings Bank, the purchaser at said sale, its successors and assigns, forever.

IN WITNESS WHEREOF, the said Ohio Savings Bank by and through Janet Parson, as the auctioneer who conducted said sale, and as its attorney-in-fact and Lance S. Gilliland and Amy L. Gilliland by Janet Parson, as their attorney-in-fact, have hereunto set their hands and seals on this the 20th day of April, 2000.

OHIO SAVINGS BANK

BY:

Auctioneer who conducted said sale and attorney-in-fact

LANCE S. GILLILAND AND

AMY L. GILLILAND

By:

Atkorney-in-fact

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Janet Parson, the auctioneer who conducted the sale, whose name as auctioneer and attorney-in-fact for Ohio Savings Bank 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, she in her capacity as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the do that of

, 2000.

My Commission Expires: 10-6-2 000

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Janet Parson, whose attorney-in-fact for Lance S. Gilliland and Amy L. Gilliland 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, she, in her capacity as attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the Dhay of , 2000. Morit

NOTARY PUBLIC

My Commission Expires: 10-6-2 000)

Grantee's address:

400 Park Plaza 1111 Chester Avenue Cleveland, Ohio 44114

This instrument prepared by:

William S. McFadden MCFADDEN, LYON & ROUSE, L.L.C. 718 Downtowner Boulevard Mobile, Alabama 36609

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