

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

Derek L. Swader
14743516

KNOW ALL MEN BY THESE PRESENTS: That, Derek L. Swader and Lisa S. Swader, his wife, do, as to-wit, on December 7, 1995, execute a mortgage to South Central States Financial, Inc., which mortgage is recorded in Instrument # 1995-36158, which said mortgage was duly transferred and assigned to Resource BancShares Mortgage Group, Inc., by Instrument # 1995-36159, further transferred to Homeside Lending, Inc., by Instrument # 1996-24020 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 Homeside Lending, Inc. 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 19, 26, May 3, 2000; and

WHEREAS, on the May 17, 2000, 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 Homeside Lending, Inc. 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 Homeside Lending, Inc., in the amount of One Hundred Ten Thousand Four Hundred Fifty And 37/100ths (\$110,450.37), which sum the said Homeside Lending, Inc. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Homeside Lending, Inc.; 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 One Hundred Ten Thousand Four Hundred Fifty And 37/100ths (\$110,450.37), cash, the said Derek L. Swader and Lisa S. Swader, his wife, acting by and through the said Homeside Lending, Inc., by EDITH SCHAUBLE PICKETT, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Homeside Lending, Inc., by EDITH SCHAUBLE PICKETT, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and EDITH SCHAUBLE PICKETT, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Homeside Lending, Inc., the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 14, according to the survey of Navajo Hills, 7th Sector, as recorded in Map Book 7, Page 95 in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto Homeside Lending, Inc., 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.

Inst # 2000-16289

05/17/2000-16289
03:12 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

002 116 12.00

IN WITNESS WHEREOF, the said Homeseide Lending, Inc., has caused this instrument to be executed by EDITH SCHAUBLE PICKETT, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said EDITH SCHAUBLE PICKETT, has executed this instrument in his capacity as such auctioneer on this the May 17, 2000.

Derek L. Swader and Lisa S. Swader, his wife
Mortgagors

By Homeseide Lending, Inc.
Mortgagee or Transferee of Mortgagee

By Edith S. Pickett
EDITH SCHAUBLE PICKETT, as Auctioneer and the person
conducting said sale for the Mortgagee or Transferee of Mortgagee

Homeseide Lending, Inc.
Mortgagee or Transferee of Mortgagee

By Edith Schauble Pickett
EDITH SCHAUBLE PICKETT, as Auctioneer and the person
conducting said sale for the Mortgagee or Transferee of Mortgagee

By Edith Schauble Pickett
EDITH SCHAUBLE PICKETT, 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 EDITH SCHAUBLE PICKETT, 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 May 17, 2000.

MY COMMISSION EXPIRES:

MY COMMISSION EXPIRES: Sept. 18, 2002

Instrument prepared by:
CHALICE E. TUCKER
SHAPIRO & TUCKER, L.L.P.
2100 16th Avenue South Suite 200
Birmingham, Alabama 35205
00-0442

[Signature]
NOTARY PUBLIC

GRANTEE'S ADDRESS
8120 Nations Way Building 100
Jacksonville, FL 32256

Inst # 2000-16289

05/17/2000-16289
03:12 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
102 100 12.00