

STATE OF ALABAMA )  
SHELBY COUNTY )

### MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That, whereas, hereto on, to-wit: On the 16th day of December, 1996, VERNON E. KREIDER, JR., and wife, PATRICIA S. KREIDER, executed an Open-End Credit, Future Advance Real Estate Mortgage And Security Agreement ("Mortgage") to FIRST COMMERCIAL BANK, said mortgage being recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No.: 1996-42629, 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 Courthouse door at Columbiana, Shelby County, Alabama, after giving notice of 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 therefore; and;

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said mortgagee did declare all of the indebtedness secured by said mortgage due and payable and said mortgage subject to foreclosure as therein provided 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, in its issues of May 17, 24 and 31, 2000, and;

WHEREAS, on June 20, 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 JAMES G. HENDERSON was the Auctioneer who conducted said sale for FIRST COMMERCIAL BANK, and;

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of FIRST COMMERCIAL BANK in the amount of Fifty-Five Thousand Forty Seven Dollars and 54/100 (\$55,047.54), of which sum of money FIRST COMMERCIAL BANK offered to credit on the indebtedness secured by said mortgage and said property was thereupon sold to FIRST COMMERCIAL BANK, and;

NOW, THEREFORE, in consideration of the premises and of a credit in the amount of Fifty-Five Thousand Forty Seven Dollars and 54/100 (\$55,047.54) on the indebtedness secured by said mortgage, the said FIRST COMMERCIAL BANK, by and through JAMES G. HENDERSON, as Auctioneer conducting said sale and as Attorney-In-fact for FIRST COMMERCIAL BANK, and the said JAMES G. HENDERSON as the Auctioneer conducting said sale, does hereby GRANT, BARGAIN, SELL, AND CONVEY unto the said FIRST COMMERCIAL BANK, the following properties situated in Shelby County, Alabama, to-wit:

Inst # 2000-20613

003 C01  
SHELBY COUNTY JUDGE OF PROBATE  
12:03 PM CERTIFIED  
06/20/2000-20613  
15:50

Lot 255, according to the survey of Brook Highland, an Eddleman Community, 6<sup>th</sup> Sector, 3<sup>rd</sup> Phase, as recorded in Map Book 15, Page 105, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto FIRST COMMERCIAL BANK, and 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, FIRST COMMERCIAL BANK, has caused this instrument to be executed by and through JAMES G. HENDERSON, as Auctioneer conducting said sale, and as Attorney-In-Fact, and JAMES G. HENDERSON, as Auctioneer conducting said sale, has hereto set her hand and seal on this the 20<sup>th</sup> day of June, 2000.

FIRST COMMERCIAL BANK, Mortgagee

By:   
JAMES G. HENDERSON  
Attorney-In-Fact and Auctioneer.

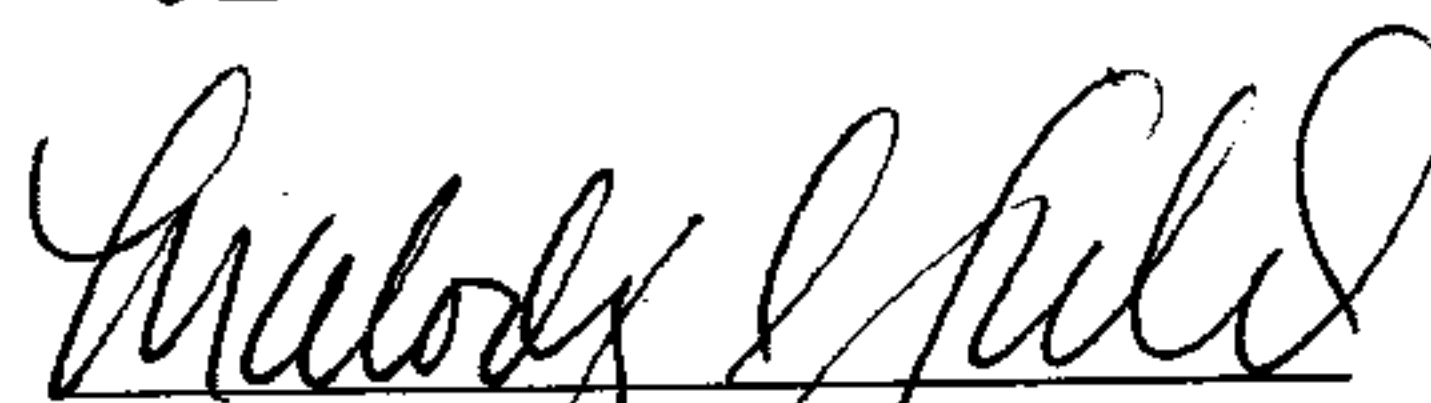
By:   
JAMES G. HENDERSON  
Auctioneer conducting said sale.

STATE OF ALABAMA       )  
JEFFERSON COUNTY       )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that JAMES G. HENDERSON, whose name as Auctioneer and Attorney-In-Fact for FIRST COMMERCIAL 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 the conveyance, he, in his capacity as such Auctioneer and Attorney-In-fact, with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 20<sup>th</sup> day of June, 2000.

SEAL

  
Notary Public  
NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Mar. 12, 2003  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, the undersigned, being a Notary Public in and for said County, in said State, do hereby certify that JAMES G. HENDERSON, whose name as Auctioneer 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 Auctioneer, executed the same voluntarily and with full authority on the day the same bears date.

Given under my hand and official seal this the 20<sup>th</sup> day of June, 2000.

  
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Mar. 12, 2003  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

SEAL

This instrument prepared by:  
James G. Henderson  
Pritchard, McCall & Jones, L.L.C.  
800 Financial Center  
505 North 20th Street  
Birmingham, AL 35203-2605  
(205) 328-9190

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