

STATE OF ALABAMA       )  
                             :  
COUNTY OF JEFFERSON   )

THIS FORECLOSURE DEED made this 1ST day of August, 2000  
between SUSETTE WADDLE, a single woman, Party of the First Part,  
and BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE, BY RESIDENTIAL  
FUNDING CORPORATION, ITS ATTORNEY IN FACT, Party of the Second  
Part;

W I T N E S S E T H:

WHEREAS, the said SUSETTE WADDLE, a single woman, heretofore  
executed to FIRST CHOICE FUNDING INC., herein called the  
Mortgagee, a certain mortgage dated June 21, 1999, and recorded  
in Instrument No. 1999-28512, Probate Records of Shelby County,  
Alabama, which conveyed the hereinafter described property to  
secure the indebtedness evidenced by a note, payable in  
installments, therein described; and

WHEREAS, the Mortgagee has granted, bargained, sold, con-  
veyed and assigned the said mortgage and the indebtedness thereby  
secured and the property therein described to the Party of the  
Second part BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE, by  
assignment dated June 23, 1999, and recorded in Instrument No.  
1999-51170, Probate Records of Shelby County, Alabama, and the  
Party of the Second Part was owner thereof at the time of the  
sale hereinafter mentioned; and

WHEREAS, the said mortgage provides that if said indebted-  
ness or any part thereof should remain unpaid at maturity, then  
the whole of indebtedness shall at once become due and payable  
and said mortgage be subject to foreclosure, and further provides  
that in the event of any such default the Mortgagee shall have  
the authority to sell said property before the Courthouse Door in  
the City of Columbiana, County of Shelby, State of Alabama, at  
public outcry for cash after first giving notice by publication  
once a week for three successive weeks of the time, place and  
terms of said sale in some newspaper of general circulation  
published in Shelby County, Alabama, and further provides that in

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the event of any such sale the person conducting such sale shall have power and authority to execute a deed to the purchaser of said property at such sale, and further provides that the Mortgagee or its assigns may bid and become the purchaser at such sale of the property therein; and

WHEREAS, parts of said indebtedness remained unpaid at the respective maturities thereof, and the whole of said indebtedness thereupon became due and payable, and default was made in payment thereof, and the Party of the Second Part thereafter gave notice by publication in The Shelby County Reporter, a newspaper of general circulation and published in Shelby County, Alabama, on the 7th day of June, 2000 and the 14th day of June, 2000, and the 21st day of June, 2000, that it would sell the hereinafter described property before the front door of the Shelby County Courthouse at Columbiana, Alabama, at public outcry to the highest bidder for cash, within the legal hours of sale on the 1st day of August, 2000, and

WHEREAS, the said sale was held at the time and place stated in said notice which was published in the said issues of The Shelby County Reporter, and Party of the Second Part became the purchaser of the hereinafter described property at and for the sum of \$60,656.99 cash, which was the highest, best, and last bid therefore; and

WHEREAS, the undersigned, JAMES J. ODOM JR., conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part;

NOW THEREFORE, IN consideration of the premises the Party of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto the said BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE, BY RESIDENTIAL FUNDING CORPORATION, ITS ATTORNEY IN FACT, the following described real property situated in Shelby County, Alabama, to-wit:

Commence at the NW corner of Section 25, Township 21 South, Range 1 West; Thence run South along the West line of said section 25 a distance of 1573.22 feet; Thence turn an angle of 103 degrees 26 minutes 48 seconds to the left and run a distance of 576.78 feet; thence turn an angle of 15 degrees 09 minutes 33 seconds to the left and run a distance of 834.70 feet to a point on the North right of way of Alabama State Highway No. 25 and the SE corner of the Columbiana Elementary School; Thence turn an angle of 5 degrees 16 minutes to the left and run a distance of 63.21 feet; Thence turn an angle of 2 degrees 12 minutes to the left and run a distance of 80.44 feet to the point of beginning; thence continue in the same direction along said right of way a distance of 23.09 feet; thence turn an angle of 2 degrees 44 minutes to the left and continue along said right of way a distance of 27.85 feet; thence turn an angle of 85 degrees 29 minutes 40 seconds to the left and run a distance of 131.75 feet; thence turn an angle of 92 degrees 15 minutes 20 seconds to the left and run a distance of 57.27 feet; thence turn an angle of 90 degrees 30 minutes 16 seconds to the left and run a distance of 132.56 feet to the point of beginning. Situated in North 1/2 of NW 1/4 of Section 25, Township 21 South, Range 1 West, Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE, BY RESIDENTIAL FUNDING CORPORATION, ITS ATTORNEY IN FACT, its successors and assigns forever, as fully and completely in all respects as the same could or ought to be conveyed to the said BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE, BY RESIDENTIAL FUNDING CORPORATION, ITS ATTORNEY IN FACT, under and by virtue of the power and authority contained in the aforesaid mortgage. 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, also subject to prior liens, ad valorem taxes, easements and restrictions of record.

IN WITNESS WHEREOF, the said SUSETTE WADDELL, a single person and BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE, BY RESIDENTIAL FUNDING CORPORATION, ITS ATTORNEY IN FACT, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the day and year first above written.

BY: 

As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that JAMES J. ODOM JR., whose name as attorney-in-fact and auctioneer for SUSETTE WADDLE, a single person, and BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE, BY RESIDENTIAL FUNDING CORPORATION, ITS ATTORNEY IN FACT, 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 18<sup>th</sup> day of August, 2000.

Anne P. Marshall  
Notary Public  
My Commission Expires: 3/13/2003

THIS INSTRUMENT PREPARED BY:

ARTHUR M. STEPHENS  
STEPHENS, MILLIRONS, HARRISON & GAMMONS, P.C.  
P.O. BOX 307  
HUNTSVILLE, AL 35804

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