

Inst # 2001-22774

AUCTIONEER'S DEED 06/05/2001-22774

STATE OF ALABAMA

10:24 AM CERTIFIED

COUNTY OF SHELBY

SHELBY COUNTY JUDGE OF PROBATE

003 CJ1 18.00

WHEREAS, Christopher Freihage and Brandy Vanhorn, husband and wife executed a mortgage to Collateral Finance, L.L.C. on the 13th day of April, 2000, on that certain real property hereinafter described, which mortgage is recorded in Instrument #2000-13227, of the records in the Office of the Judge of Probate, Shelby County, Alabama; which said mortgage was subsequently assigned to The Provident Bank by instrument recorded in Instrument #2001-14999 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 April 25, May 2, and 9, 2001, fixing the time of the sale of said property to be during the legal hours of sale on the 25th day of May, 2001, 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 25th day of May, 2001, at the front door of the Courthouse of Shelby

MTA

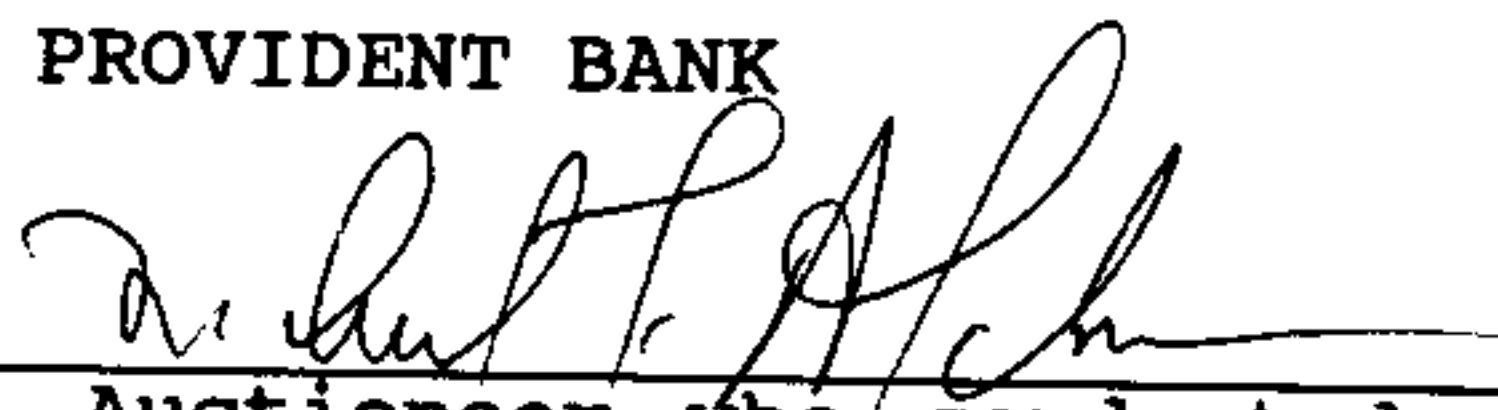
County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale The Provident Bank was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of \$113,000.00 cash in hand paid by said purchaser to Michael T. Atchison, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said The Provident Bank, by and through Michael T. Atchison as such auctioneer, and as its attorney-in-fact, and Christopher Freihage and Brandy Vanhorn by Michael T. Atchison, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto The Provident Bank, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

Lot 30, Block 3, according to the survey of Plantation South, Third Sector, Phase V, as recorded in Map Book 17, Page 85, in the Probate Office of Shelby County, Alabama.

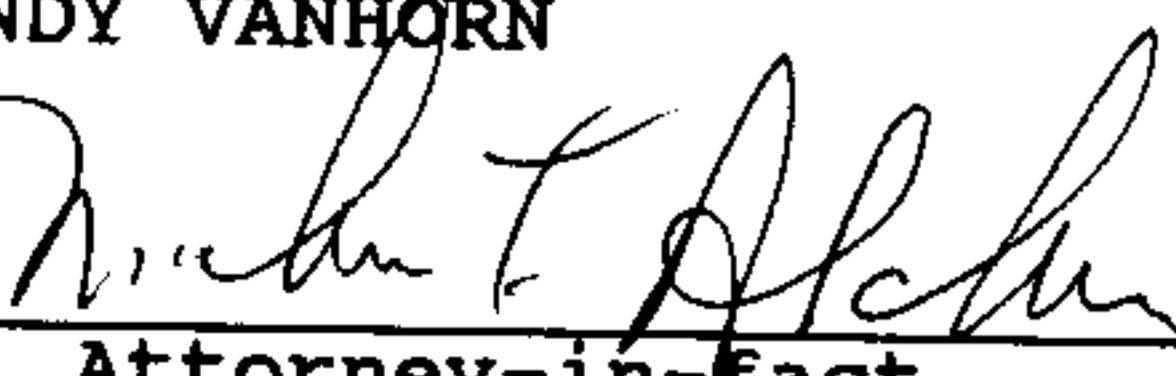
TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said The Provident Bank, the purchaser at said sale, its successors and assigns, forever.

IN WITNESS WHEREOF, the said The Provident Bank by and through Michael T. Atchison, as the auctioneer who conducted said sale, and as its attorney-in-fact and Christopher Freihage and Brandy Vanhorn by Michael T. Atchison, as their attorney-in-fact, have hereunto set their hands and seals on this the 25th day of May, 2001.

THE PROVIDENT BANK

BY: 
Auctioneer who conducted said
sale and attorney-in-fact

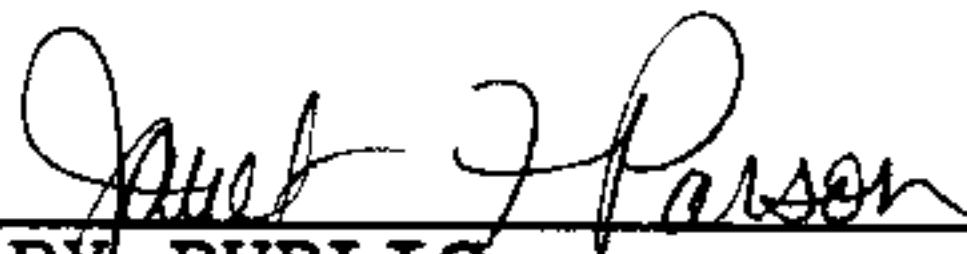
CHRISTOPHER FREIHAGE AND
BRANDY VANHORN

By: 
Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Michael T. Atchison, the auctioneer who conducted the sale, whose name as auctioneer and attorney-in-fact for The Provident 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, he in his 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 25th day of
May, 2001.

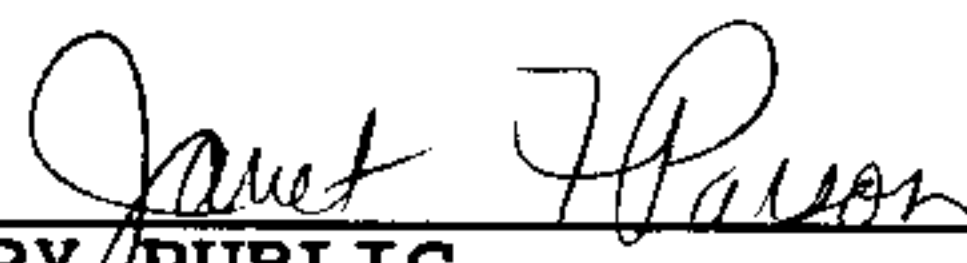


NOTARY PUBLIC
My Commission Expires: 10/16/04

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Michael T. Atchison, whose name as attorney-in-fact for Christopher Freihage and Brandy Vanhorn 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 attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 25th day of
May, 2001.



NOTARY PUBLIC
My Commission Expires: 10/16/04

Grantee's address:

One East Fourth Street, Mail Drop 198D
Cincinnati, Ohio 45202

This instrument prepared by:

Beth McFadden Rouse
McFADDEN, LYON & ROUSE, L.L.C.
718 Downtowner Boulevard
Mobile, Alabama 36609

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SHELBY COUNTY JUDGE OF PROBATE

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