

This instrument was prepared by:

Harold H. Goings
Spain & Gillon, LLC
2117 2nd Avenue North
Birmingham, AL 35203

STATE OF ALABAMA)

MORTGAGE FORECLOSURE DEED

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on to-wit: the 25th day of June, 1998, Charles M. Byers and Tisha A. Byers, husband and wife, executed to First Commercial Bank a certain mortgage on the property hereinafter described to as recorded in Instrument # 1998/33628 in the Probate Office of Shelby County, Alabama; said mortgage being transferred and assigned to Synovus Mortgage Corporation by instrument recorded in Instrument #1998/33629 in the aforesaid Probate Office, said mortgage being further transferred and assigned to State Street Bank and Trust Company as Custodian/Trustee by instrument recorded in Instrument #1999/25988 in the aforesaid Probate Office.

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 in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 therefor; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said State Street Bank and Trust Company as Custodian/Trustee 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, and of general circulation in Shelby County, Alabama, in its issues of July 25, August 1 and August 8, 2001; and

WHEREAS, on the 23rd day of August, 2001, the day on which the foreclosure was due to be held under the terms of said notice, between legal hours of sale, said foreclosure was duly and properly conducted, and State Street Bank and Trust Company as Custodian/Trustee did offer for sale and sell at public outcry in front of the Courthouse at Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Harold H. Goings was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said State Street Bank and Trust Company as Custodian/Trustee; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of State Street Bank and Trust Company as Custodian/Trustee in the amount of Five Hundred Twenty-Nine Thousand Ninety-Four and 35/100 Dollars (\$529,094.35) which sum of money State Street Bank and Trust Company as Custodian/Trustee offered to credit on the indebtedness secured by said mortgage, the said State Street Bank and Trust Company as Custodian/Trustee by and through Harold H. Goings as Auctioneer conducting said sale and as attorney in fact for State Street Bank and Trust Company as Custodian/Trustee and the said Harold H. Goings as Auctioneer conducting said sale, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said State Street Bank and Trust Company as Custodian/Trustee the following described property situated in Shelby County, Alabama, to-wit:

Lot 30, according to the Survey of Greystone, Fifth Sector, Phase I, as Recorded in Map Book 17, Pages 72 A, B & C, in the Probate Office of Shelby County, Alabama.

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Together with the nonexclusive easement to use the private roadways, Common Areas and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions dated November 6, 1990 and recorded in Real 317, page 260 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

TO HAVE AND TO HOLD the above described property to State Street Bank and Trust Company as Custodian/Trustee 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, State Street Bank and Trust Company as Custodian/Trustee has caused this instrument to be executed by and through Harold H. Goings as Auctioneer conducting said sale, and as Attorney in Fact, and Harold H. Goings, as Auctioneer conducting said sale has hereto set his hand and seal on this the 23rd day of August, 2001.



Harold H. Goings
as Auctioneer and Attorney in Fact

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public for the State of Alabama, and said County, hereby certify that Harold H. Goings whose name as Auctioneer and Attorney in Fact for State Street Bank and Trust Company as Custodian/Trustee 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 said 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 23rd day of August, 2001.



Notary Public

My Commission Expires: 2/5/03

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