

**AUCTIONEER'S DEED**

**STATE OF ALABAMA  
COUNTY OF SHELBY**

WHEREAS, TIMOTHY W. DUNNAWAY and CAROLYN P. DUNNAWAY, husband and wife executed a mortgage to THE PROVIDENT BANK on the 14th day of September, 2000, on that certain real property hereinafter described, which mortgage is recorded in Instrument #2000-34144, of the records in the Office of the Judge of Probate, Shelby County, Alabama; 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 17, 24 and May 1, 2002, fixing the time of the sale of said property to be during the legal hours of sale on the 21st day of May, 2002, 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

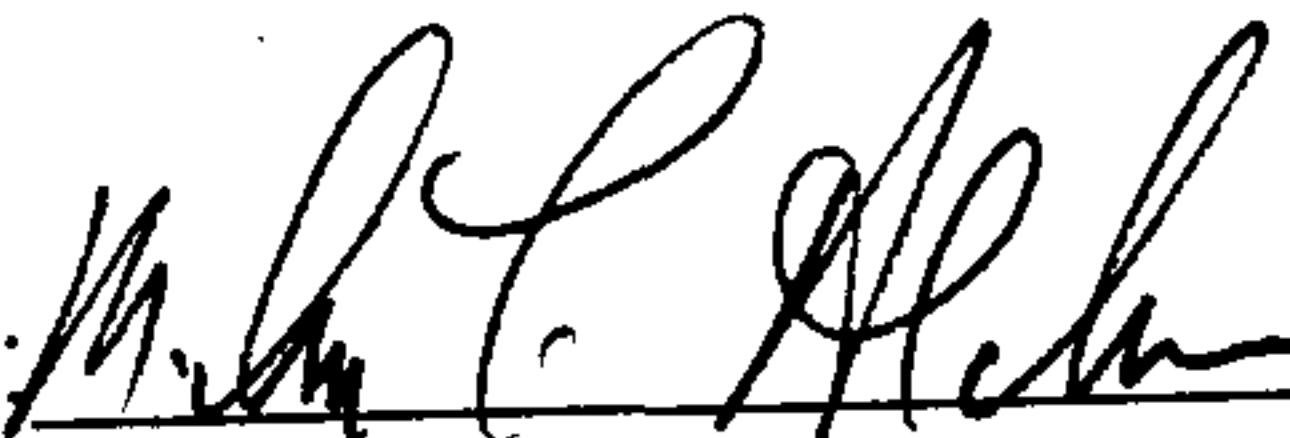
WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 21st day of May, 2002, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale The Provident Bank was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of \$75,051.25 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 Timothy W. Dunnaway and Carolyn P. Dunnaway 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:

Commence at the SW Corner of the SW 1/4 of the SW 1/4 of Section 12, Township 21 South, Range 1 East, and run East along the South Line thereof 1108.23 feet to the East Right of Way Line of Lokey Ferry Road; thence 113 degrees 15 minutes 00 seconds left and run Northwesterly along said Right of Way Line 800.17 feet to an arc on said Right of Way Line; thence run along said arc (radius equals 1165.84 feet) 102.08 feet to the Point of Beginning; thence continue along said arc (to the left) 161.85 feet; thence 90 degrees right from tangent and run 9.82 feet; thence 77 degrees 02 minutes 16 seconds left and run 34.57 feet; thence 84 degrees 18 minutes 34 seconds right and run 142.04 feet; thence 91 degrees 31 minutes 54 seconds right and run 185.00 feet; thence 83 degrees 31 minutes 29 seconds right and run 141.52 feet to the Point of Beginning. Situated in Shelby County, Alabama.

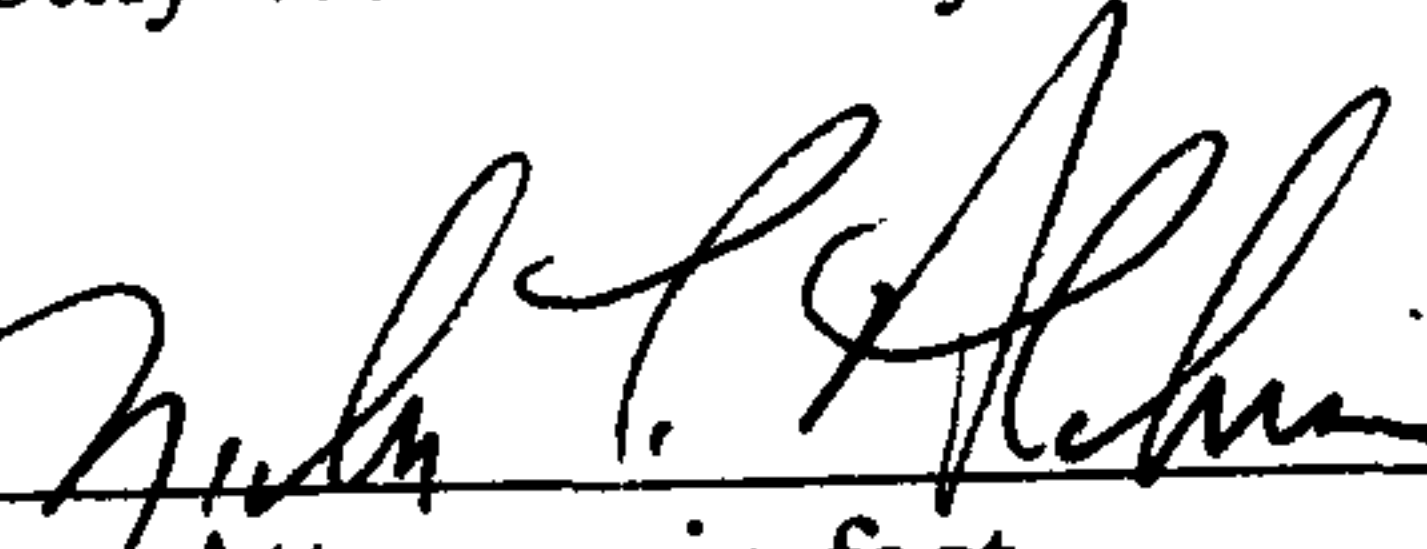
TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said The Provident Bank, the purchaser at said sale, its successors and assigns, forever.

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 Timothy W. Dunnaway and Carolyn P. Dunnaway by Michael T. Atchison, as their attorney-in-fact, have hereunto set their hands and seals on this the 21st day of May, 2002.

The Provident Bank

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


Timothy W. Dunnaway and Carolyn P. Dunnaway

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 21 day of May, 2002.

  
NOTARY PUBLIC  
My Commission Expires: 10-6-2004

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 Timothy W. Dunnaway and Carolyn P. Dunnaway 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 21 day of May, 2002.

  
NOTARY PUBLIC  
My Commission Expires: 10-6-2004

Grantee's address:

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

This instrument prepared by:

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