

AUCTIONEER'S DEED

STATE OF ALABAMA  
COUNTY OF SHELBY

WHEREAS, TIMOTHY KREIDER, a single person executed a mortgage to COUNTRYWIDE HOME LOANS, INC. on the 22nd day of December, 1998, on that certain real property hereinafter described, which mortgage is recorded in Instrument #1999-02541, 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 June 12, 19, and 26, 2002, fixing the time of the sale of said property to be during the legal hours of sale on the 12th day of July, 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 12th day of July, 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 Countrywide Home Loans, Inc. was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of \$103,664.07 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 Countrywide Home Loans, Inc., by and through Michael T. Atchison as such auctioneer, and as its attorney-in-fact, and Timothy Kreider 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 Countrywide Home Loans, Inc., its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

Lot 33, according to the Survey of Monte Tierra 1<sup>st</sup> Addition, as recorded in Map Book 5, Page 144, 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 Countrywide Home Loans, Inc., the purchaser at said sale, its successors and assigns, forever.

IN WITNESS WHEREOF, the said Countrywide Home Loans, Inc. by and through Michael T. Atchison, as the auctioneer who conducted said sale, and as its attorney-in-fact and Timothy Kreider by Michael T. Atchison, as their attorney-in-fact, have hereunto set their hands and seals on this the 12th day of July, 2002.

Countrywide Home Loans, Inc.

BY: Michael T. Atchison

Auctioneer who conducted said sale and  
attorney-in-fact

Timothy Kreider

By: Michael T. Atchison  
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 Countrywide Home Loans, Inc. 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 12<sup>th</sup> day of July, 2002.

Janet J. Parson  
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 Timothy Kreider 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 12<sup>th</sup> day of July, 2002.

Janet J. Parson  
NOTARY PUBLIC  
My Commission Expires: 10/16/04

Grantee's address:

7105 Corporate Drive  
Plano, Texas 75024

This instrument prepared by:

William S. McFadden  
McFADDEN, LYON & ROUSE, L.L.C.  
718 Downtowner Boulevard  
Mobile, Alabama 36609




## FORECLOSURE NOTICE

Default having been made in the payment of the indebtedness described in and secured by that certain mortgage executed by Timothy Kreider, a single person to Countrywide Home Loans, Inc. dated the 22<sup>nd</sup> day of December, 1998, and recorded in Instrument No. 1999-02541 of the records in the Office of the Judge of Probate, Shelby County, Alabama, notice is hereby given that the undersigned as holder of said mortgage will under power of sale contained in said mortgage, sell at public outcry for cash to the highest bidder, during legal hours of sale on the 12<sup>th</sup> day of July, 2002, at the front door of the Courthouse of Shelby County, Alabama, Main Street, Columbiana, Alabama 35051, the following described real property in the County of Shelby, State of Alabama, being the same property described in the above referred to mortgage:

Lot 33, according to the Survey of Monte Tierra 1<sup>st</sup> Addition, as recorded in Map Book 5, page 144, in the Probate Office of Shelby County, Alabama.

Said sale is made for the purpose of paying the said indebtedness and the expenses incident to this sale, including a reasonable attorney's fee.

Countrywide Home Loans, Inc.  
Holder of said Mortgage.

William S. McFadden   
McFADDEN, LYON & ROUSE, L.L.C.  
718 Downtowner Boulevard  
Mobile, Alabama 36609

Publish in The Shelby County Reporter:  
June 12, 19 and 26, 2002.

Internal Revenue Service  
SB/SE-Compliance Policy  
JUN 03 2002  
Technical Territory Area 8 Coll  
New Orleans, Louisiana