

**STATE OF ALABAMA
COUNTY OF SHELBY**

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that, whereas, heretofore on to-wit: the 9th day of April, 1997, Raymond K. Wilson and Frances R. Wilson, husband and wife, did execute a certain mortgage on property herein described to First Bank of Georgia, which said mortgage is recorded in Instrument No. 1997, Page 14144, in the Office of the Judge of Probate of Shelby County, Alabama. Said mortgage was subsequently assigned to BankersTrust Company of California, N.A. in Instrument No. 1998, Page 27876.

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 of the City of Columbiana, County of Shelby, State of Alabama, after giving notice of same of the time place and terms of said sale in some newspaper published in said County 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 said mortgage, 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 the Mortgagee might bid at the sale and purchase the said property if the highest bidder therefore; and,

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said BankersTrust Company of California, N.A., did declare all of the indebtedness secured by said mortgage due and payable and said mortgage subject to the 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 of local circulation, published in Shelby County, Alabama, in its issues of July 24 and 31, 2002 and August 7, 2002; and,

WHEREAS, on the 16th day of August, 2002, the day on which the foreclosure sale was to be held under the terms of said notice between the legal hours of sale, said foreclosure was duly and properly conducted and BankersTrust Company of California, N.A., did offer for sale and sell at public outcry in front of the Courthouse door in Shelby County, Alabama, the property hereinafter described:

WHEREAS, John H. Wiley, III was the Auctioneer who conducted the said foreclosure sale and was the person conducting the sale BankersTrust Company of California, N.A., and whereas BankersTrust Company of California, N.A., as Trustee for UCFC Loan Trust 1997-B was the best and highest bidder in the amount of Two Hundred Fifty-six Thousand Two Hundred Six and 15/100 Dollars (\$255,206.15), which sum of money is offered as credit on the indebtedness secured by said mortgage; and said property was thereunto sold to BankersTrust Company of California, N.A., as Trustee for UCFC Loan Trust 1997-B.

NOW, THEREFORE, in consideration of the premises and a credit in the amount of Two Hundred Fifty-six Thousand Two Hundred Six and 15/100 Dollars (\$255,206.15) on the indebtedness secured by said mortgage, the said Raymond K. Wilson and Frances R. Wilson, husband and wife, and the said BankersTrust Company of California, N.A., 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 BankersTrust Company of California, N.A., as Trustee for UCFC Loan Trust 1997-B, the following described property situated in Shelby County, Alabama, to-wit:

SEE ATTACHED EXHIBIT "A"

TO HAVE AND TO HOLD the above described property to BankersTrust Company of California, N.A. as Trustee for UCFC Loan Trust 1997-B, its successors and assigns, forever, subject however to the Statutory Rights of Redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws of the State of Alabama, and further subject to Federal Tax Liens and/or Special Assessments, if any, and the mortgage hereinabove mentioned.

IN WITNESS WHEREOF, American General Finance, Inc. has caused this instrument to be executed by and through John H. Wiley, III, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of the Mortgagee and in witness whereof has hereunto set his hand and seal on this the 16th day of August, 2001.

Raymond K. Wilson and Frances R. Wilson,
Mortgagors

BY: BankersTrust Company of California, N.A.,
Mortgagee or Transferee of Mortgagee

BY: John H. Wiley III
John H. Wiley, III, as Auctioneer and the person
conducting said sale for Mortgagee
or Transferee of the Mortgagee

BANKERSTRUST COMPANY OF
CALIFORNIA, N.A.,
Mortgagee or Transferee of Mortgagee

BY: John H. Wiley III
John H. Wiley, III, as Auctioneer and the person
conducting said sale for Mortgagee
or Transferee of the Mortgagee

John H. Wiley III
John H. Wiley, III, as Auctioneer and the person
conducting said sale for Mortgagee
or Transferee of the Mortgagee

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that John H. Wiley, III, whose name as Auctioneer and the person conducting said sale for Mortgagee or Transferee of the Mortgagee, BankersTrust Company of California, N.A., and whose name is signed to the foregoing conveyance in this capacity and who is known to me and acknowledged before me on this date, that, being informed of the contents of said conveyance, he executed the same voluntarily on the day the same bears date, as the action on himself as Auctioneer and the person conducting the same for the said BankersTrust Company of California, N.A., with full authority and as the actions of, BankersTrust Company of California, N.A., Mortgagee, in the mortgage referred to in the foregoing deed.

Given under my hand and official seal, this the 16th day of August, 2002.

[Signature]
Notary Public
Commission Expires: 2-4-04

This instrument Prepared by:
Wolfe, Jones & Boswell
BY: Gary P. Wolfe
905 Bob Wallace Avenue, Suite 100
Huntsville, AL 35801

EXHIBIT "A"

A part of the Southeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ and a part of the Northeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ and a part of the Northwest $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 36, Township 20 South, Range 3 West, and being more particularly described as follows: Begin at the Southwest corner of the Southeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of Section 36, Township 20 South, Range 3 West; thence run South 89°01'22" East along the South line of said $\frac{1}{4}$ - $\frac{1}{4}$ for 578.74 feet to an iron pin; thence North 27°58'34" East and run 550.98 feet to an iron pin; thence North 36°30'55" East and run 312.42 feet to an iron pin; thence North 60°51'39" East and run 339.29 feet to an iron pin and fence corner; thence North 17°48'15" East and run along said fence for 426.36 feet to an iron pin and fence corner; thence North 31°27'07" West along a fence for 100.04 feet to an iron pin; thence North 0°55'11" East and run 73.28 feet to an iron pin; thence North 88°15'19" West and run 100.31 West and run 100.31 feet to an iron pin; thence North 0°58'29" East and run 150.07 feet to an iron pin; thence South 40°00' West and run 265.94 feet to an iron pin; thence North 49°43'35" West and run 328.42 feet to an iron pin; thence South 0°16'28" East and run 327.00 feet to an iron pin on the North line of said $\frac{1}{4}$ - $\frac{1}{4}$ section; thence North 88°48'39" West and run 659.85 feet to the Northwest corner of said $\frac{1}{4}$ - $\frac{1}{4}$ section; thence South 0°16'38" East and run 1314.36 feet to the point of beginning.

ALSO a 10 foot Easement for ingress and egress begin more particularly described ad lying 5 feet each side of the following described line:

Begin at the Southwest corner of the East $\frac{1}{2}$ of the Northeast $\frac{1}{4}$ of the Northwest $\frac{1}{4}$ of Section 36, Township 20 South; Range 3 West, thence run North 0°16'28" West along the West line of said $\frac{1}{2}$ for 327.00 feet; thence South 49°43'16" East and run 328.42 feet; thence North 40°00'00" East and run 233.73 feet to the point of beginning; thence South 75°43'06" East and run 56.17 feet; thence South 67°54'51" East and run 89.93 feet; thence South 75°25'06" East for 65.34 feet; thence North 68°21'55" East and run 26.86 feet; thence North 16°49'34" East and run 38.77 feet; thence North 0°25'50" East and run 37.56 feet to the point of ending.

All situated in Shelby County, Alabama.