

SEND TAX NOTICE TO:
Union Planters Mortgage, Inc.
P. O. Box 18001
Hattiesburg, MS 39404-8001
(#0904901658)

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, Kenneth W. Richardson and wife, Tonya Richardson, did heretofore execute a mortgage to Magnolia Federal Bank for Savings, on the 21st day of December, 1995, being recorded in Instrument 1996-5718, and corrected assignment to Magna Mortgage Company in Instrument #1998-10039, filed in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default has been made in the payment of said mortgage, and the said Union Planters Bank, N.A., mortgagee, successor by merger to Magnolia Federal Bank for Savings, has elected to declare the entire indebtedness as secured by said mortgage due and payable under the power of sale contained in said mortgage; and

WHEREAS, pursuant to the power of sale contained in said mortgage, the undersigned did cause to be published in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, for three consecutive weekly issues beginning with the issue of February 19, 2003, and ending with the issue of March 5, 2003, a notice stating that under and by virtue of the power of sale contained in said mortgage, the undersigned would sell at public outcry to the highest bidder for cash, in front of the Shelby County Courthouse, on the 18th day of March, 2003, during the legal hours of sale, the following described real estate situated in Shelby County, Alabama, to wit:

Commence at the SW corner of Block 144, of Dustan's Map of Calera, as recorded in the Office of the Judge of Probate of Shelby County, Alabama, and run thence Northerly along the East line of the Louisville and Nashville Railroad right of way a distance of 300.0 feet to the point of beginning of the property being described; thence continuing last described course a distance of 150.00 feet to a point; thence turn an angle of 90° 28' 15" to the right and run easterly a distance of 95.0 feet to a point; thence turn an angle of 89° 31' 45" to the right and run southerly a distance of 150.0 feet to a point; thence turn an angle of 90° 28' 15" right and run westerly a distance of 95.0 feet to the point of beginning; being situated in Shelby County, Alabama.

WHEREAS, at the time and place stated in said notice, Union Planters Bank, N.A., mortgagee, did by and through Marcus Clark, offer said property for sale to the highest bidder for cash; and

WHEREAS, at said sale, Realty Investments, Inc., became the purchaser of said property for the sum of Twenty Four Thousand and One Dollars (\$24,001.00), which was credited upon the indebtedness due upon said mortgage, and being the highest and best bid for said property at the sale.

NOW, THEREFORE, in consideration of the premises and the sum of \$24,001.00, which sum is credited upon the indebtedness secured by said mortgage as aforesaid, the said Union Planters Bank, N.A., as mortgagee, acting by and through Marcus Clark, as its duly appointed agent and attorney in fact, does hereby grant, bargain, sell, convey and deliver unto Realty Investments, Inc., the above described real estate, situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above-described property unto Realty Investments, Inc., 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 by federal law.

IN WITNESS WHEREOF, Union Planters Bank, N.A. as Mortgagee, and Kenneth W. Richardson and wife, Tonya Richardson, have caused this instrument to be executed by and through Marcus Clark, as auctioneer conducting said sale and as attorney in fact for all parties separately; and Marcus Clark, as auctioneer conducting said sale and as attorney in fact for each of said parties, has hereunto set his hand and seal on this the 9th day of April, 2003.

Kenneth W. Richardson and Tonya Richardson
By and through Union Planters Bank, N.A., Mortgagee

By: Marcus Clark
Marcus Clark,
Auctioneer and Attorney in Fact

STATE OF ALABAMA)

CULLMAN COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Marcus Clark, whose name as auctioneer and attorney in fact for Union Planters Bank, N.A., is signed to the foregoing conveyance and who is known to me, acknowledged before me that, being informed of the contents of said conveyance, he, in his capacity as 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 9th day of April, 2003.

Gann P. Mc...
Notary Public
My Commission Expires: 10-16-2005

This instrument prepared by:
Hayden R. Battles, attorney at law
Attorney at Law
405 2nd Avenue SW
Cullman, AL 35055

This instrument prepared for:
Foreclosure Services of Alabama, Inc.
105 Pine Hill Drive
Cullman, AL 35057