

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That,

WHEREAS, heretofore, on to-wit: March 19, 2002, James Russell Helms and Crystal Michelle Helms, husband and wife, Mortgagors, executed a certain mortgage to Crossroads Mortgage, Inc., a corporation, said mortgage being recorded in **Instrument 2002-15362** in the Probate Office of Shelby County, Alabama; and

WHEREAS, the said Crossroads Mortgage, Inc., a corporation, transferred and assigned said mortgage and the debt thereby secured to AmSouth Bank, a corporation, as transferee, said transfer being recorded in **Instrument 2002-15363**, aforesaid records, and AmSouth Bank, is now the holder and owner of said mortgage and debt.

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said AmSouth Bank, as transferee, did declare all of the indebtedness secured by the 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 in accordance with the terms thereof, by U. S. Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation published in Shelby County, Columbiana, Alabama in its issues of April 9, 16 and 23, 2003; and

WHEREAS, on May 7, 2003, the day on which the foreclosure sale was due to be held under the terms of said notice between the legal hours of sale, said foreclosure sale was duly and properly conducted, and the said AmSouth Bank, as transferee, did offer for sale and sell at public outcry, in front of the Courthouse door, Main Entrance, Shelby County, Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of the said AmSouth Bank, as transferee, in the amount of Eighty Eight Thousand Four Hundred Twenty Five and 00/100 Dollars (\$88,425.00) which sum was offered to be credited on the indebtedness secured by said mortgage, and said property was thereupon sold to the said AmSouth Bank; and

WHEREAS, W. L. Longshore, Jr. conducted said sale on behalf of the said AmSouth Bank; and

WHEREAS, said mortgage expressly authorized the person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and the credit of Eighty Eight Thousand Four Hundred Twenty Five and 00/100 Dollars (\$88,425.00), James Russell Helms and Crystal Michelle Helms, husband and wife, Mortgagors, by and through the said AmSouth Bank, as transferee, do grant, bargain, sell and convey unto the said AmSouth Bank, as transferee, the following described real property situated in Shelby County, Alabama to-wit:

Lot 4, according to the Survey of Timberleaf Townhomes, as recorded in Map Book 21, Pages 31, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Lying and being situated in Shelby, Alabama.

This being that same property conveyed from Tom Lacey Construction Co., Inc. to James Russell Helms and wife, Crystal Michelle Helms by deed dated March 24th, 1997, filed April 3, 1997 in Instrument 1997-10169

TO HAVE AND TO HOLD, the above described property unto the said AmSouth Bank, its successors and assigns forever; 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, the said James Russell Helms and Crystal Michelle Helms, husband and wife, Mortgagors, by the said AmSouth Bank, as transferee, by W. L. Longshore, Jr., as auctioneer conducting said sale caused these presents to be executed on this the 7th day of May, 2003.

**JAMES RUSSELL HELMS
AND
CRYSTAL MICHELLE HELMS,
HUSBAND AND WIFE,
MORTGAGORS**

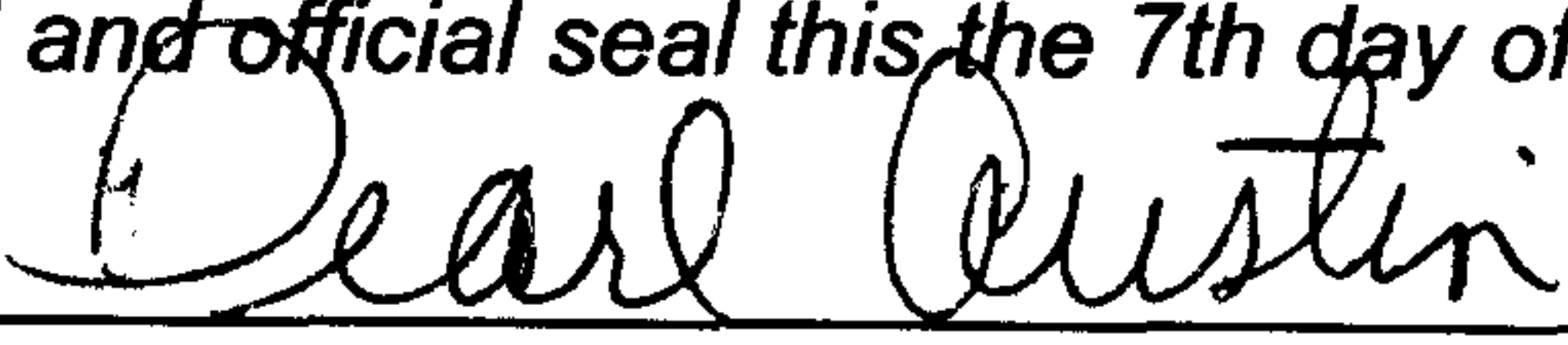
**By: AMSOUTH BANK,
AS TRANSFEREE**

By: 
W. L. Longshore, Jr.,
Auctioneer

**STATE OF ALABAMA)
JEFFERSON COUNTY)**

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that W. L. Longshore, Jr. whose name as auctioneer for the said AmSouth 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 this conveyance, he, in his capacity as such auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 7th day of May, 2003.


NOTARY PUBLIC
My Commission Expires: 5/16/05

**THIS INSTRUMENT PREPARED BY:
W. L. Longshore, Jr.
LONGSHORE, BUCK & LONGSHORE, P.C.
2009 Second Avenue North
Birmingham, Alabama 35203**

**GRANTEE'S ADDRESS
AmSouth Bank
Post Office Box 10063
Birmingham, AL 35202**