

STATE OF ALABAMA)
COUNTY OF SHELBY)

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That, whereas, heretofore on, to-wit: On March 31, 2001, Kenneth C. Kyker, a married man, and Pun Yo Kyker, his wife, executed a certain mortgage on the property hereinafter described to New South Federal Savings Bank, a Federally Chartered Savings Bank, recorded in Instrument #2001-38587 in the office of the Judge of Probate of Shelby County, Alabama; and

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 in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said County by publication once a week for three (3) 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 same, 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 that the mortgagee may bid at the sale and purchase said property if the highest bidder therefor; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said New South Federal Savings Bank did declare all of the indebtedness secured by 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 by publication in The Shelby County Reporter, a newspaper published in Shelby County, Alabama, in its issues of June 11, June 18 and June 25, 2003; and

WHEREAS, on July 11, 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 was duly and properly conducted, and New South Federal Savings Bank did offer for sale and sell at public outcry in front of the Courthouse in Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Brenda H. Adams was the Auctioneer who conducted said sale for the said New South Federal Savings Bank; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of New South Federal Savings Bank in the amount of One Hundred Eighty-Six Thousand One Hundred Nine and 98/100(\$186,109.98) Dollars, which sum of money New South Federal Savings Bank offered to credit on the indebtedness secured by said mortgage and said property was thereupon sold to New South Federal Savings Bank; and

NOW, THEREFORE, in consideration of the premises and of a credit in the amount of One Hundred Eighty-Six Thousand One Hundred Nine and 98/100 (\$186,109.98) Dollars, the indebtedness secured by said mortgage, New South Federal Savings Bank, by and through Brenda H. Adams, as Auctioneer conducting said sale and as attorney in fact for New South Federal Savings Bank and the said Brenda H. Adams, as the Auctioneer conducting said sale, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said New South Federal Savings Bank the following described property situated in Shelby County, Alabama to-wit:

Lot 423, according to the Amended Map of Old Cahaba Lakewood Sector, as recorded in Map Book 25, Page 26 in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto New South Federal Savings 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 New South Federal Savings Bank has caused this instrument to be executed by and through Brenda H. Adams, as Auctioneer conducting said sale, and as attorney in fact, and Brenda H. Adams, as Auctioneer conducting said sale has hereto set her hand and seal on this the 11th day of July 2003.

**NEW SOUTH FEDERAL SAVINGS BANK
A Federally Chartered Savings Bank**

By: Brenda H. Adams

Brenda H. Adams as
Auctioneer and Attorney in Fact

Brenda H. Adams

Brenda H. Adams as
Auctioneer conducting said sale

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State of Alabama, hereby certify that Brenda H. Adams, whose name as Auctioneer and Attorney in Fact for New South Federal Savings 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 the conveyance, she, in her capacity as such 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 the 11th day of July 2003.

[Signature]
Notary Public
My commission expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: July 15, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS**

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State of Alabama, hereby certify that Brenda H. Adams, whose name as Auctioneer 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 the conveyance, she, in her capacity as such Auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 11th day of July 2003.

[Signature]
Notary Public
My commission expires: **NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: July 15, 2006
BONDED THRU NOTARY PUBLIC UNDERWRITERS**

This instrument prepared by:
William A. Ratliff, Esq.
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