

AUCTIONEER'S DEED

STATE OF ALABAMA
COUNTY OF SHELBY

WHEREAS, LARRY CAMPBELL and MARILYN CAMPBELL, husband and wife executed a mortgage to The Provident Bank on the 15th day of February, 2000, on that certain real property hereinafter described, which mortgage is recorded in Instrument #2000-06203, 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 Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on May 12th, 19th, and 26th, 2004, fixing the time of the sale of said property to be during the legal hours of sale on the 14th day of June, 2004, 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 14th day of June, 2004, 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 **THE PROVIDENT BANK** was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of \$39,900.00 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 The Provident Bank, by and through Michael T. Atchison as such auctioneer, and as its attorney-in-fact, and Larry Campbell and Marilyn Campbell 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 **THE PROVIDENT BANK**, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

From the Southwest corner of the SW $\frac{1}{4}$ of NE $\frac{1}{4}$ of Section 34, Township 24 North, Range 15 East run east along the South Boundary of said SW $\frac{1}{4}$ of NE $\frac{1}{4}$ a distance of 150.0 feet; thence turn 88 degrees 22 minutes left and run 570.0 feet; thence turn 88 degrees 22 minutes right and run 100.0 feet to the Point of Beginning of the Parcel herein described; thence turn 91 degrees 38 minutes right and run 200.0 feet; thence turn 91 degrees 38 minutes left and run 200.0 feet; thence turn 88 degrees 22 minutes left and run 200.0 feet; thence turn 91 degrees 38 minutes left and run 200.0 feet to the Point of Beginning. Also the right of Ingress and Egress over and along that certain existing roadway leading in a southerly and southwesterly direction across remaining property of Lora D. Naylor to Lay Lake.

Also, commence at the southwest corner of the SW $\frac{1}{4}$ of the NE $\frac{1}{4}$ of Section 34, Township 24 North, Range 15 East and run east along the South boundary of said SW $\frac{1}{4}$ of NE $\frac{1}{4}$ a distance of 150.0 feet; thence turn 88 degrees 22 minutes left and run 570.0 feet; thence turn 88 degrees 22 minutes right and run 100.0 feet to the Point of Beginning of the Parcel herein described; thence turn 91 degrees 38 minutes right and run 80.0 feet;

thence turn 91 degrees 38 minutes left and run easterly 178.0 feet to the Westerly line of a driveway or road easement leading from the main gravel road in a southwesterly direction to the residence of the Woodards; thence run in northeasterly direction along said driveway or road easement where the same intersects the west line of the Gravel Road, thence run in a northerly direction along said Gravel road a distance of 58.0 feet, more or less, to the Young property; thence run westerly along the south line of said Young property a distance of 200.00 feet to the Point of Beginning.

Also, the right of Ingress and Egress over and along that certain driveway or road easement leading from the main gravel road in a southwesterly direction to the residence of the Woodards.

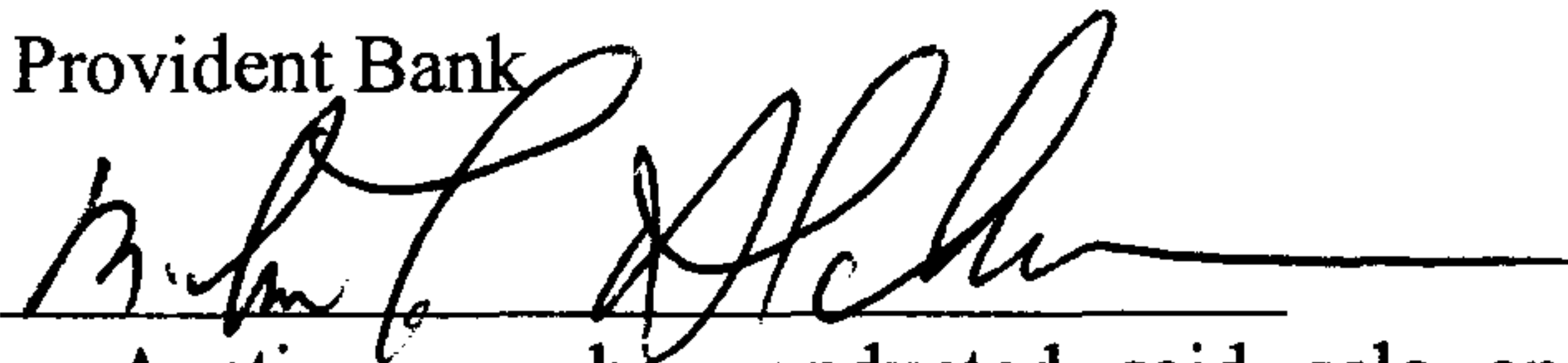
Also, the right of Ingress and Egress over and long that certain existing roadway leading in a southerly and southwesterly direction across the remaining property formally owned by Lora D. Naylor to Lay Lake, as shown by Deed Book 293, Page 831 in the Probate Office of Shelby County, Alabama.

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 **THE PROVIDENT BANK**, the purchaser at said sale, 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 The Provident Bank by and through Michael T. Atchison, as the auctioneer who conducted said sale, and as its attorney-in-fact and Larry Campbell and Marilyn Campbell by Michael T. Atchison, as their attorney-in-fact, have hereunto set their hands and seals as of this the 14th day of June, 2004.

The Provident Bank

BY:


Auctioneer who conducted said sale and
attorney-in-fact

Larry Campbell and Marilyn Campbell

By:


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 The Provident 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 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 14th day of June, 2004.


NOTARY PUBLIC

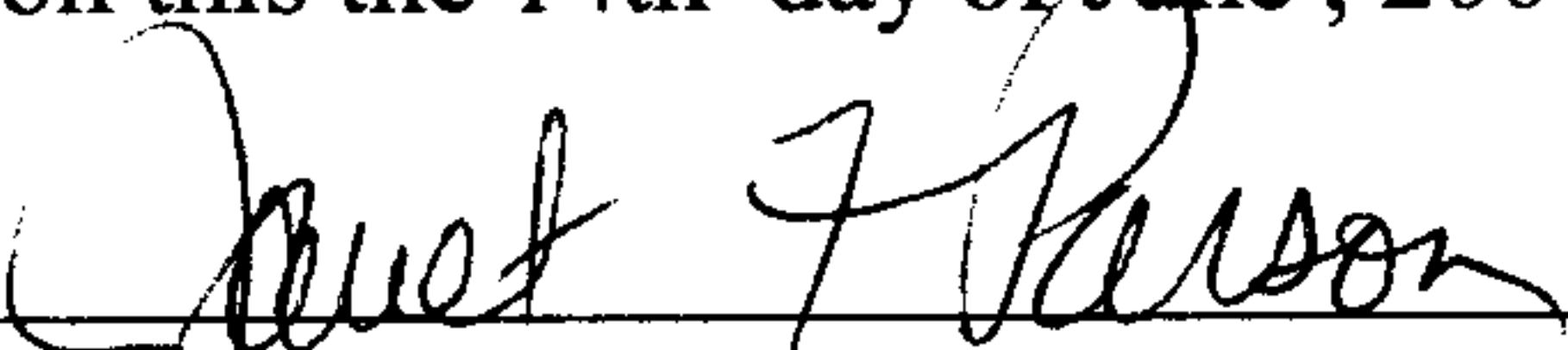
My Commission Expires:

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 Larry Campbell and Marilyn Campbell 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 14th day of June, 2004.



NOTARY PUBLIC
My Commission Expires: 10/10/04

Grantee's address:

One East Fourth Street, ML 198D
Cincinnati, Ohio 45202

This instrument prepared by:

Beth McFadden Rouse
McFADDEN, LYON & ROUSE, L.L.C.
718 Downtowner Boulevard
Mobile, Alabama 36609