MORTGAGE FORECLOSURE DEED

20050419000182930 1/2 $19.00
Shelby Cnty Judge of Probate,AL
04/19/2005 09:07:49AM FILED/CERT

STATE OF ALABAMA)
COUNTY OF SHELBY)

David A. Cooper
6000637329

KNOW ALL MEN BY THESE PRESENTS: That David Cooper and wife, Johnna D. Cooper did, on to-wit, the March 16, 2000, execute a mortgage to Castle Mortgage Corporation, which mortgage is recorded in 2000-0913; said mortgage duly transferred and assigned to Carolina First Bank, by instrument dated 4/20/00, as recorded on 5/31/00 in Instrument # 2000-17780, said mortgage modified by instrument recorded in Instrument # 20040831000487670 et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said Carolina First Bank did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of March 16, 23, 30, 2005; and

WHEREAS, on the April 6, 2005, the day on which the foreclosure sale was due to be held under the terms of said notice, at 12:05 o'clock a.m./p.m. between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Carolina First Bank did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of Carolina First Bank, in the amount of One Hundred Twenty Thousand One Hundred Ninety Dollars and Sixty-Eight Cents ($120,190.68), which sum the said Carolina First Bank offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Carolina First Bank; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of One Hundred Twenty Thousand One Hundred Ninety Dollars and Sixty-Eight Cents ($120,190.68), cash, the said David Cooper and wife, Johnna D. Cooper, acting by and through the said Carolina First Bank, by MICHAEL ATCHISON, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Carolina First Bank, by MICHAEL ATCHISON, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and MICHAEL ATCHISON, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Carolina First Bank, the following described real estate situated in Shelby County, Alabama, to-wit:

Commence at the Southwest corner of Section 15, Township 19 South, Range 1 East, Shelby County, Alabama; thence run North along the West boundary line of said section for a distance of 661.45 feet to the point of beginning; thence continue along last said course for a distance of 297.0 feet; thence turn an angle of 90 degrees 00 minutes to the right for a distance of 320.0 feet; thence turn an angle of 90 degrees 00 minutes to the right for a distance of 297.0 feet; thence turn an angle of 90 degrees 00 minutes to the right for a distance of 320.0 feet to the point of beginning. According to the survey of Larry Carver, dated January 11, 1999.

TO HAVE AND TO HOLD THE above described property unto Carolina First Bank, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

IN WITNESS WHEREOF, the said Carolina First Bank, has caused this instrument to be executed by MICHAEL ATCHISON, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said MICHAEL ATCHISON, has executed this instrument in his capacity as such auctioneer on this the April 6, 2005.

David Cooper and wife, Johnna D. Cooper
Mortgagors

20050419000182930 2/2 $19.00
Shelby Cnty Judge of Probate, AL
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Carolina First Bank
Mortgagee or Transferee of Mortgagee

By _____
MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

Carolina First Bank
Mortgagee or Transferee of Mortgagee

By _____
MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

By _____
MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that MICHAEL ATCHISON, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, 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, he, in his capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears that same date.

Given under my hand and official seal this the April 6, 2005.

_____
NOTARY PUBLIC

MY COMMISSION EXPIRES: 10/16/08

Instrument prepared by:
CHALICE E. TUCKER
SHAPIRO & TUCKER, L.L.P.
2107 5th Avenue North, Suite 500
Birmingham, Alabama 35203
00-1353

Grantee's Address:
Carolina First Bank
151 Corley Mill Road
Lexington, South Carolina 29072