

THIS INSTRUMENT WAS PREPARED BY:  
FOSTER D. KEY, ATTORNEY AT LAW  
POST OFFICE BOX 360345  
BIRMINGHAM, ALABAMA 35236-0345

STATE OF ALABAMA  
SHELBY COUNTY

**MORTGAGE FORECLOSURE DEED**

**KNOW ALL MEN BY THESE PRESENTS**, that whereas, heretofore, on, to-wit: on **May 13, 2002**, **Darnell Williams and wife, Shadel N. Williams** executed a certain mortgage on property hereinafter described to **Alabama Central Credit Union**, which mortgage is recorded in **Instrument Number 20020605000265360**, 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 the 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 publishing in said county by publication once a week for three consecutive weeks prior to said sale at public outcry for cash, to the highest bidder; and

**WHEREAS**, default was made in the payment of the indebtedness secured by said mortgage, and **Alabama Central Credit Union**, did declare all of the indebtedness secured by 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 of general circulation published in **Shelby County, Alabama**, in its issues of **August 3, 2005; August 10, 2005; and August 17, 2005**; and

**WHEREAS**, on **August 25, 2005**, the day on which the foreclosure was due to be held under the terms of said notice between the legal hours of sale, said foreclosure was duly conducted and **Alabama Central Credit Union**, did offer for sale and sell at public outcry in front of the Courthouse door in **Columbiana, Shelby County, Alabama**, the property hereinafter described; and

**WHEREAS**, Foster D. Key was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for said **Alabama Central Credit Union**, and whereas **Alabama Central Credit Union**, was the highest bidder and best bidder, in the amount of **One Hundred Twenty Thousand and 00/100 Dollars (\$120,000.00)** on the indebtedness secured by said mortgage, said **Alabama Central Credit Union**, by and through Foster D. Key as auctioneer conducting said sale and as attorney-in-fact for **Darnell Williams and wife, Shadel N. Williams**, does hereby grant, bargain, sell and convey unto **Alabama Central Credit Union**, the following-described property situated in **Shelby County, Alabama**, to-wit:

**Lot 835, according to the map of Highland Lakes, 8th Sector, an Eddleman Community, as recorded in Map Book 23, Page 145 of the Records in the Office of the Judge of Probate, Shelby County, Alabama.**

**Together with nonexclusive easement to use the private roadways, common area all as more**



particularly described in the Declaration Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, the 8th Sector recorded as Instrument #1998-15147 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Source of Title: Darnell Williams and wife, Shadel N. Williams by Deed dated September 21, 2000 and filed for record October 06, 2000 in Instrument 2000-35154.


**TO HAVE AND TO HOLD** the above-described property unto its heirs 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 in the State of Alabama.

**IN WITNESS WHEREOF**, Alabama Central Credit Union, has caused this instrument to be executed by and through Foster D. Key as Auctioneer Conducting the Said Sale and as Attorney-in-Fact, and Foster D. Key as Auctioneer Conducting Said Sale has hereto set his hand and seal on this **August 29<sup>th</sup>, 2005**.

**Darnell Williams and wife, Shadel N. Williams**

By: *Foster D Key*  
FOSTER D. KEY, ATTORNEY-IN-FACT

**Alabama Central Credit Union**

  
20050913000473880 2/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
09/13/2005 11:02:52AM FILED/CERT

By: *Foster D Key*  
FOSTER D. KEY  
AUCTIONEER AND ATTORNEY-IN-FACT

By: *Foster D Key*  
FOSTER D. KEY  
AUCTIONEER CONDUCTING SAID SALE

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned a Notary Public in and for said County, in said State, hereby certify that Foster D. Key, **whose name as Attorney-in-Fact for Darnell Williams and wife, Shadel N. Williams**, and as Auctioneer and Attorney-in-Fact for **Alabama Central Credit Union**, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this **August 29<sup>th</sup>, 2005**.

*Lynnea B. Cox*  
Notary Public  
My Commission expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Oct 31, 2008  
BONDED THRU NOTARY PUBLIC UNDERWRITERS