

Send Tax Notice To:  
The Peoples Bank & Trust Company  
PO Box 799  
Selma, AL 36702

STATE OF ALABAMA       )  
SHELBY COUNTY    )

### **FORECLOSURE DEED**

WHEREAS, The Peoples Bank & Trust Company (the "Mortgagee"), was on September 17, 2007, the owner and holder of the following described mortgage and the debt secured thereby: mortgage executed by Oxford Management Group, LLC (the "Mortgagor"), to the Mortgagee on, July 16, 2004, which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, as Instrument Number 20040803000430660, (the "Mortgage"); and

WHEREAS, the Mortgage provided that if the Mortgagor should fail to pay the debt secured by the Mortgage, or any part of said debt, when it became due, the Mortgagee was authorized, at its option, to declare said debt immediately due and payable in full, and to take possession of the mortgaged property, and to sell the same at public outcry, after notice as provided in the Mortgage; and

WHEREAS, the Mortgagor failed to pay said debt when it became due, whereupon the Mortgagee declared said debt immediately due and payable in full; and

WHEREAS, on September 17, 2007, at 11:00 A.M., the real estate hereinafter described, being the real estate described in the Mortgage, was offered for sale, before the courthouse door of Shelby County, Alabama, to the highest bidder for cash, after giving notice of the time, place and terms of such sale, as required by the Mortgage, by advertisement in The Shelby County Reporter, a newspaper published in Shelby County, Alabama, once a week for three consecutive weeks, in the issues of said paper of August 29, 2007, September 5, 2007 and September 12, 2007; and

WHEREAS, at such sale, which was conducted by the undersigned auctioneer, in all respects in accordance with the provisions of the Mortgage, the Mortgagee became the purchaser of said real estate being the highest and best bidder therefor, at and for the price of Four Hundred Sixty Thousand Six Hundred Eighty-Five and 94/100 Dollars (\$460,685.94).

NOW, THEREFORE, in consideration of the premises, and in order to evidence said sale, the Mortgagor acting by and through the undersigned auctioneer as attorney in fact, has granted, bargained, sold and conveyed, and does by these presents grant, bargain, sell and convey unto The Peoples Bank & Trust Company the following described real estate, being the real estate described in and conveyed by the Mortgage, the same lying and being in Shelby County, Alabama.

Lot 1, according to the Survey of Valleydale Professional Park, as recorded in Map Book 28, Page 15, in the Probate Office of Shelby County, Alabama.

This conveyance is subject to:

- i) All easements, restrictions and encumbrances of record, and
- ii) Any and all equitable or statutory rights of redemption.

TO HAVE AND TO HOLD to The Peoples Bank & Trust Company, its successors and assigns, in fee simple forever.

IN WITNESS WHEREOF, the name of the Mortgagor has been hereunto affixed by the undersigned auctioneer as attorney in fact, on this 17th day of September, 2007.

THE PEOPLES BANK & TRUST COMPANY

By David B. Anderson  
as auctioneer and as attorney in fact  
for Oxford Management Group, LLC

STATE OF ALABAMA )  
Jefferson COUNTY )

I, a Notary Public in and for said County in said State, hereby certify that David B. Anderson, whose name as attorney in fact for Oxford Management Group, LLC, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the instrument, he, in his capacity as such attorney in fact, executed the same voluntarily on the date the same bears date.

In witness whereof, I have hereunto set my hand and official seal, on the 17<sup>th</sup> day of September, 2007.

Sammy D. Stillman  
Notary Public

My Commission Expires: 5/23/09  
AFFIX SEAL



20070918000438180 3/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
09/18/2007 02:37:47PM FILED/CERT

## CERTIFICATE OF THE MORTGAGE OWNER

The undersigned, Martha Cleveland, an authorized representative and agent for The Peoples Bank & Trust Company, does hereby certify that David B. Anderson, who acted as auctioneer in making the sale and conveyance evidenced by the foregoing foreclosure deed, was duly appointed by The Peoples Bank & Trust Company as auctioneer for the purpose of making said sale and conveyance.

Dated this 17<sup>th</sup> day of September, 2007.

THE PEOPLES BANK & TRUST COMPANY

By Martha Cleveland

Its Authorized Representative and Agent

This instrument prepared by:

David B. Anderson  
Anderson & Associates, LLC  
Financial Center  
505 North 20<sup>th</sup> Street, Suite 1450  
Birmingham, Alabama 5203  
(205) 324-1230