

THIS INSTRUMENT WAS PREPARED BY: MIKE T. ATCHISON,
ATTORNEY AT LAW, INC.
POST OFFICE BOX 822
COLUMBIANA, ALABAMA 35051

STATE OF ALABAMA

MORTGAGE FORECLOSURE DEED

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS, that, WHEREAS, on or about the 12th day of June, 2006, TRAVIS LUCAS and DELINDA LUCAS, husband and wife, executed a mortgage conveying the real estate hereinafter described in Shelby County, Alabama, to FRED RICHARDS, as Mortgagee, which said mortgage was recorded on June 26, 2008, in Instrument #20060626000304180, which said mortgage was subsequently modified by Mortgage Modification Agreement dated July 5, 2007, recorded as Instrument #20070716000331790, said mortgage was subsequently assigned to Sarah Jo Richards by assignment dated October 26, 2007, and recorded in Instrument #20071105000509080, in the Office of the Judge of Probate of Shelby County, Alabama (hereinafter referred to as "said mortgage" or words to that effect), which said mortgage and the indebtedness secured thereby is and was as of the date upon which this foreclosure proceeding was instituted, and is and was as of the date upon which this foreclosure deed was executed, the sole property of said Mortgagee; and

WHEREAS, in and by said mortgage said 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 real estate in front of the Court-house door in the City of Columbiana, Shelby County, Alabama, after giving twenty-one days notice of the time, place, and terms, of said sale, by publication once a week for three consecutive weeks prior to said sale in some newspaper published in Shelby County, Alabama, such sale to be 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 the same the Mortgagee or any person conducting said sale for the Mortgagee might bid at the same 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 such default continuing, the said Mortgagee 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 July 16, 23, and 30, 2008, and;

WHEREAS, on August 11, 2008, at approximately 12:00 o'clock noon, being the day and approximate time on which the foreclosure sale was scheduled to be held under the terms of said notice between the legal hours of sale, said foreclosure was duly and properly conducted and said Mortgagee did, in strict compliance with the power of sale contained in said mortgage, offer for sale at public outcry to the highest bidder for cash in front of the Shelby County Courthouse front door in the City of Columbiana, Shelby County, Alabama, the real estate hereinafter described and against which said Mortgagee held a mortgage lien; and

WHEREAS, the undersigned, Mike T. Atchison, was the auctioneer, agent and attorney-in-fact who conducted said foreclosure sale and was the person conducting said sale for the said SARAH JO RICHARDS; and

WHEREAS, the last, highest and best bid for said real estate described in said mortgage was the bid of SARAH JO RICHARDS, in the amount of Forty-Nine Thousand, Six Hundred Nine and 47/100 Dollars, which sum of money was offered as credit toward a portion of the indebtedness secured by said mortgage, and said real estate was thereupon sold to SARAH JO RICHARDS.

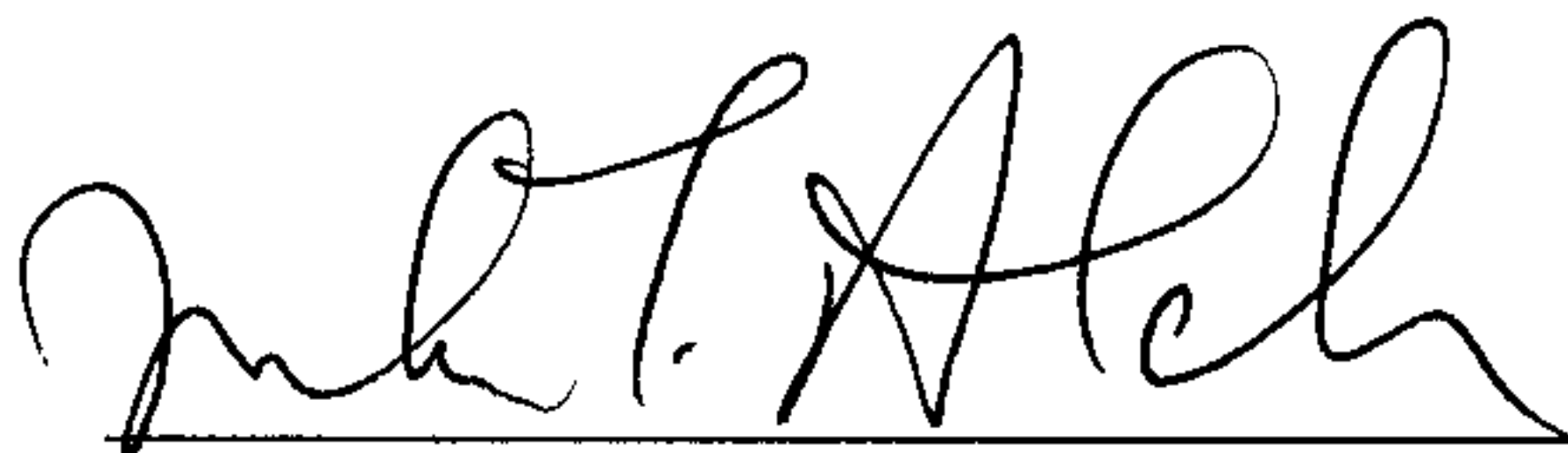
NOW THEREFORE, in consideration of the premises and a credit in the amount of Forty-Nine Thousand, Six Hundred Nine and 47/100 Dollars, toward a portion of the indebtedness secured by said mortgage, the said SARAH JO RICHARDS, acting by and through Mike T. Atchison, as auctioneer conducting said sale and as attorney-in-fact for TRAVIS LUCAS and DELINDA LUCAS, and for SARAH JO RICHARDS, respectively, and by and through Mike T. Atchison, as auctioneer

conducting said sale, does hereby grant, bargain, sell and convey unto the said SARAH JO RICHARDS, the following described real estate situated in Shelby County, Alabama, together with all improvements thereon and appurtenances thereto, to-wit:

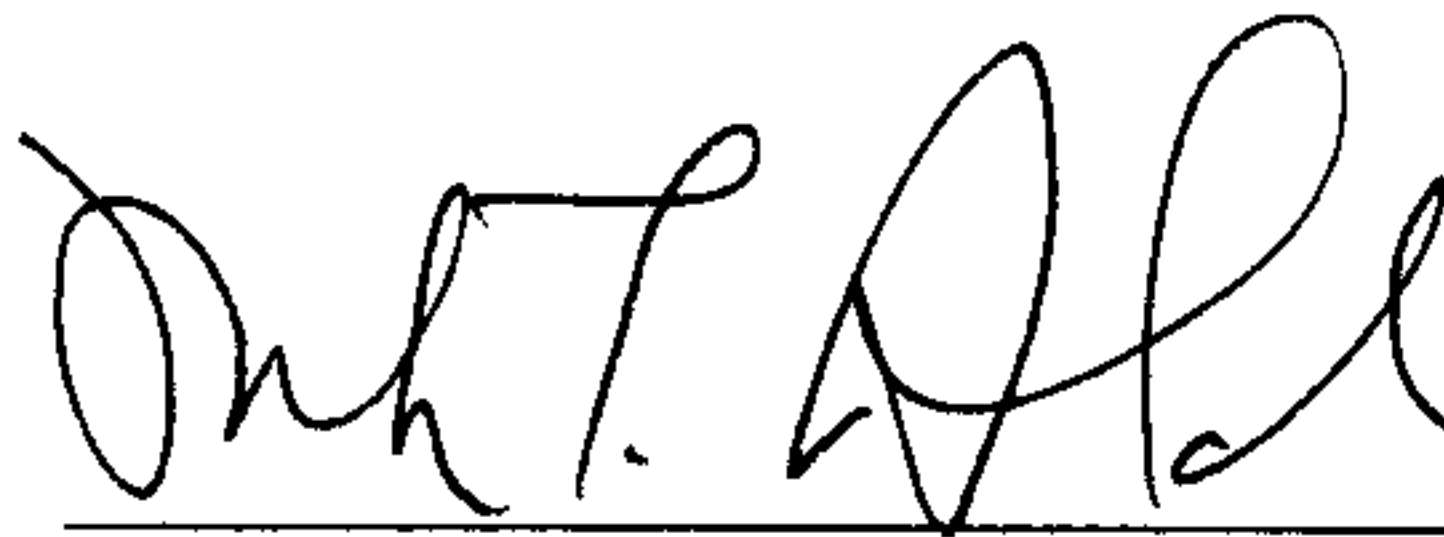
Lots 7 and 8, according to the map of Schafner-Schatz Subdivision, as recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Map Book 6, Page 98.

TO HAVE AND TO HOLD the above described real estate unto the said SARAH JO RICHARDS, her successors and assigns forever, together with the hereditaments and appurtenances thereto belonging; subject, however, to the statutory right-of-redemption from said foreclosure sale on the part of those entitled to redeem, as provided by the laws of Alabama, and to all easements, restrictions and rights-of-way of record.

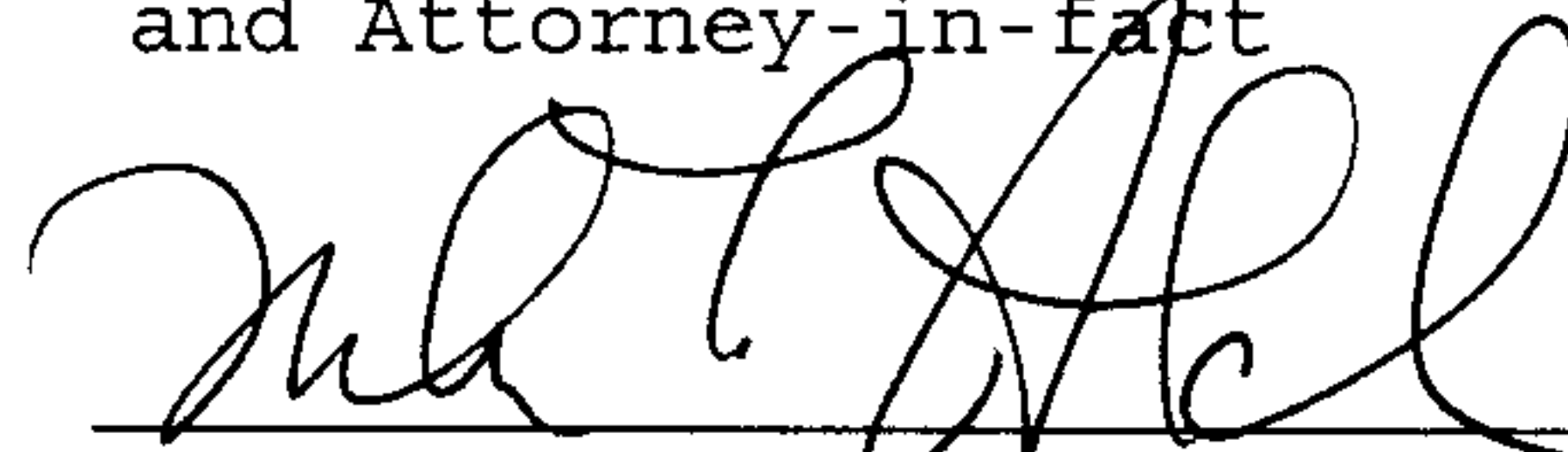
IN WITNESS WHEREOF, the said TRAVIS LUCAS and DELINDA LUCAS, husband and wife, and SARAH JO RICHARDS, have caused this instrument to be executed by and through Mike T. Atchison, acting as auctioneer conducting said sale and as attorney-in-fact for all parties separately, and Mike T. Atchison, as auctioneer conducting said sale and as attorney-in-fact for each of said parties, has hereto set his hand and seal on this the 11th day of August, 2008.



Mike T. Atchison, as Auctioneer
and Attorney-in-fact



Mike T. Atchison, as Auctioneer
and Attorney-in-fact



Mike T. Atchison, as Auctioneer
conducting said sale

STATE OF ALABAMA
SHELBY COUNTY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Mike T. Atchison, whose name as Auctioneer is signed to the foregoing conveyance, and who signed the names of TRAVIS LUCAS and DELINDA LUCAS, to the above conveyance, and also signed the name of SARAH JO RICHARDS, 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 executed the same voluntarily on the day the same bears date, as the action of himself as Auctioneer and the person conducting said foreclosure sale for the said Mortgagee, with full authority, for and as the act of said Mortgagee, and for and as the act of SARAH JO RICHARDS, in the mortgage referred to in the foregoing deed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal, on this the 11th day of August, 2008.


Notary Public

My commission expires: 10/6/2008