

THIS INSTRUMENT PREPARED BY:

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MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
)
SHELBY COUNTY)

KNOW ALL PERSONS BY THESE PRESENTS:

Ki Chon Choi and wife, Seung Woo Choi, (the “Chois”) executed a mortgage to AmSouth Bank of Alabama recorded in the Office of the Judge of Probate of Shelby County, Alabama (the “Recording Office”) on January 30, 1997 as Instrument Number 19970130000031501 which mortgage was amended and restated in its entirety in that certain Amended and Restated Future Advance Mortgage and Security Agreement to AmSouth Bank dated June 16, 2005 and recorded in the Recording Office as Instrument Number 20050808000401850 (altogether the “Mortgage”) which Mortgage was assigned to RBC Bank (USA) (“RBC”) by that certain Assignment of Mortgage dated February 10, 2009 and recorded in the Recording Office on February 16, 2009 as Instrument Number 2009021600005380. RBC is the present holder of the Mortgage.

The Chois defaulted in the payment of the indebtedness secured by the Mortgage and RBC then declared all of the indebtedness secured by the Mortgage due and payable. In accordance with applicable law, RBC gave due and proper notice of the foreclosure of the Mortgage by publication in the *Shelby County Reporter*, a newspaper of general circulation published in Shelby County, Alabama in its issues of April 8, April 15, April 22 and April 29, 2009.

On May 12, 2009, during the legal hours of sale (the day and time on which the foreclosure sale was due to be held under the terms of said notice), RBC duly and properly conducted the foreclosure sale and offered for sale and sold at public outcry, at the main entrance of the Shelby County Courthouse in the City of Columbiana, Alabama, the real property hereinafter described (the "Property").

No cash bids were obtained for the Property at the foreclosure sale.

RBC bid a credit of Eight Hundred Forty-four Thousand Eighty and ^{no}/_{100ths} Dollars (\$844,080.00) on the indebtedness secured by the Mortgage and the Property was sold to RBC.

THEREFORE, in consideration of a credit of Eight Hundred Forty-four Thousand Eighty and ^{no}/_{100ths} Dollars (\$844,080.00) on the indebtedness secured by the Mortgage, the Chois, acting by and through Clifton C. Mosteller, the auctioneer and the person conducting the foreclosure sale for RBC, and RBC, by Clifton C. Mosteller, as the auctioneer and the person conducting the foreclosure sale for RBC, do hereby transfer and convey unto RBC, subject to any unpaid real property ad valorem taxes, the Property which is more fully described as follows:

Lot 3 of Key Pointe Shopping Center also a part of Lot 4, of Key Pointe Shopping Center as recorded in Map Book 13, Page 61, in the Probate Office of Shelby County, Alabama. A part of Lot 4 more particularly described as follows: Begin at the Northwest corner of Lot 4 of Key Pointe Shopping Center for a point of beginning, thence run South 50 degrees 48 minutes 25 seconds East along the Northeast line of said Lot 4 for a distance of 114.27 feet to the Southerly corner of Lot 3 for Key Pointe Shopping Center; thence run South 39 degrees 11 minutes 35 seconds West for a distance of 38.21 feet; thence run North 51 degrees

07 minutes 16 seconds West for a distance of 83.06 feet to the West line of said Lot 4; thence run North 00 degrees 17 minutes 00 seconds East along the west line of said Lot 4 for a distance of 49.69 feet to the point of beginning.

Above property also being described as:

Commence at the Southwest corner of the Northwest Quarter of the Northwest Quarter of Section 36, Township 18 South, Range 2 West; thence run North along the West line of said quarter-quarter section North 00 degrees 17 minutes 00 seconds East a distance of 289.28 feet to the point of beginning; thence continue along last described course a distance of 327.48 feet to the southerly right of way of Highway 280; thence run South 61 degrees 47 minutes 04 seconds East along said right of way a distance of 67.24 feet; thence run North 28 degrees 12 minutes 56 seconds East, a distance of 10.00 feet to a point of a curve to the right having a radius of 2230.00 feet and a central angle of 05 degrees 49 minutes 54 seconds East, thence run South 58 degrees 52 minutes 09 seconds East along the chord of said curve a chord distance of 226.89 feet; thence leaving said right of way run South 39 degrees 11 minutes 35 seconds West a distance of 308.81 feet; thence run North 51 degrees 07 minutes 16 seconds West a distance of 83.06 feet to the point of beginning.

Less and Except:

Driveway & Landscape Easement - A part of Lot 3-A, Key Pointe Shopping Center No. 2 Resurvey Lots 3 & 4, as recorded in Map Book 19, Page 93, in the Probate Office of the Judge of Probate of Shelby County, Alabama, being more particularly described as follows:

Begin at the Northwest corner of Lot 3-A, Key Pointe Shopping Center No. 2 Resurvey Lots 3 & 4, said point also being the Northeasterly corner of Lot 3, River Ridge Plaza, as recorded in Map Book 26, Page 14, in the Probate Office of the Judge of Probate of Shelby County, Alabama; thence South along the common line between said Lot 3-A and Lot 3 a distance of 41.35 feet to a point; thence 122 degrees 22 minutes 36 seconds to the left in a Northeasterly direction a distance of 42.35 feet to a point on the Northeasterly line of said Lot 3-A, said point also being on the Southeasterly right-of-way line of U.S. Highway No. 280; thence 119 degrees 02 minutes 22 degrees to the left in a Northwesterly direction along the Northeasterly line of said lot and along said right-of-way line of 40.36 feet to the Point of Beginning.

Also Less and Except:

Proposed Grading Easement: Being an easement situated in the N.W. 1/4 of the N.W. 1/4 of Section 36, Township 18 South, Range 2 West, Shelby County, Alabama, being more particularly described as follows:

Begin at the Northeasterly corner of Lot 3 according to the Survey of River Ridge Plaza as recorded in Map Book 26, Page 14, in the Probate Office of Shelby County, Alabama, said point being the point of intersection of the West line of Section 36, Township 18 South, Range 2 West and Southwesterly right-of-way line of U.S. Highway #280; thence run in a Southeasterly direction along the Southeasterly right-of-way line of U.S. Highway #280 a distance of 35.99 feet to a point; thence 86 degrees 14 minutes 23 seconds to the right in a Southwesterly direction a distance of 11.95 feet to a point; thence 36 degrees 54 minutes 52 seconds to the right in a Southwesterly direction a distance of 31.11 feet to a point on the Westerly line of said Section 36, said point also lying on the Easterly property line of the aforementioned Lot 3, River Ridge Plaza; thence 119 degrees 21 minutes 11 seconds to the right in a

Northerly direction along the West line of said section and the Easterly property line of said Lot 3 a distance of 42.80 feet to the Point of Beginning, Containing 794.908 square feet or 0.018 acres.

Also Less and Except:


Sanitary Sewer Easement - A 20 foot wide easement for a sanitary sewer being 10 feet on either side of the following described centerline lying across a part of Lot 3-A, Key Pointe Shopping Center No. 2 Resurvey Lots 3 & 4, as recorded in Map Book 19, Page 93, in the Probate Office of Shelby County, Alabama, being more particularly described as follows:

Commence at the Northwest corner of Lot 3-A, Key Pointe Shopping Center No. 2 Resurvey Lots 3 & 4, said point also being the Northeasterly corner of Lot 3, River Ridge Plaza, as recorded in Map Book 26, Page 14, in the Probate Office of Shelby County, Alabama; thence South along the common line between said Lot 3-A and Lot 3 a distance of 289.09 feet to the Point of Beginning; thence 89 degrees 17 minutes 39 seconds to the left in Easterly direction of 21.07 feet to a point; thence 31 degrees 41 minutes 31 seconds to the right in a Southeasterly direction a distance of 102.54 feet to the Point of Ending.

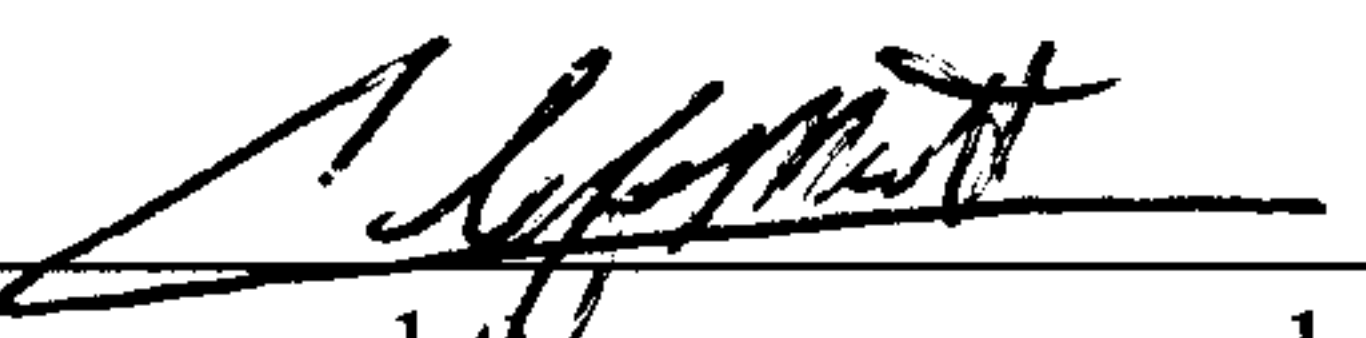
TO HAVE AND TO HOLD forever.

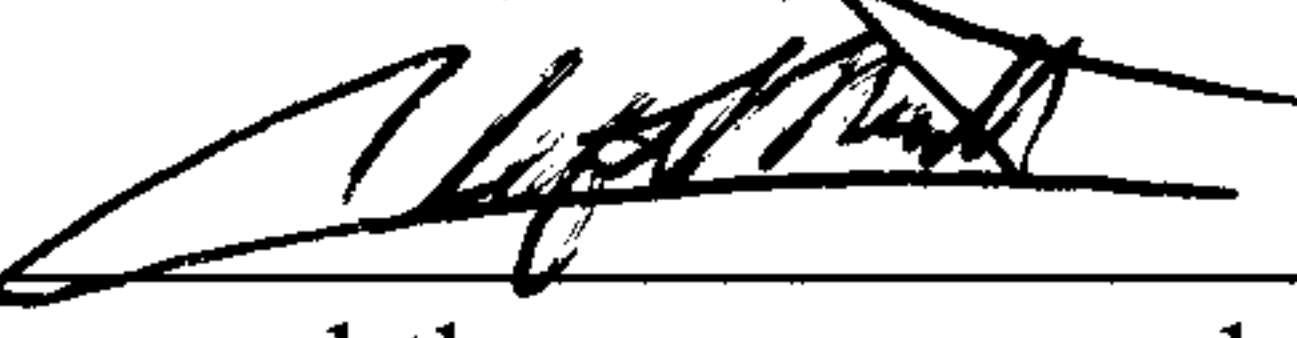
IN WITNESS WHEREOF, RBC has caused this instrument to be executed by Clifton C. Mosteller, as the auctioneer and the person conducting the foreclosure sale for RBC and in witness whereof Clifton C. Mosteller has executed this instrument in his capacity as such auctioneer on this 12th day of May 2009.

KI CHON CHOI AND WIFE, SEUNG WOO CHOI
By: **RBC BANK (USA), HOLDER OF THE MORTGAGE**


By: 
as auctioneer and the person conducting the foreclosure sale for RBC Bank (USA), Holder of the Mortgage

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STATE OF ALABAMA)
SHELBY COUNTY)


20090514000182100 4/4 \$26.00
Shelby Cnty Judge of Probate, AL
05/14/2009 02:43:40 PM FILED/CERT

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Clifton C. Mosteller, whose name as auctioneer and the person conducting the foreclosure sale for RBC Bank (USA), 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 this conveyance, he, in his capacity as such auctioneer, and with full authority, executed this instrument voluntarily on the day the same bears date.



Given under my hand and official seal this the 12th day of May 2009.

Regina H. Ellis
NOTARY PUBLIC

My commission expires: 9-30-09

RETURN INSTRUMENT TO PREPARER