

THIS INSTRUMENT WAS PREPARED BY: MIKE T. ATCHISON  
ATTORNEY AT LAW  
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 February 3, 2005, Michael Beavers, a single man and Carol Saltzman, a single woman, executed a mortgage conveying the real estate hereinafter described in Shelby County, Alabama, to Sarah Jo Richards, as Mortgagee, which said mortgage was recorded on May 3, 2005, in Instrument #20050503000209750, 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 August 5, 12, 19, 2009, and September 9, 2009, and;

WHEREAS, on November 4, 2009, 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 property 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 first 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 One Hundred Five Thousand, Two-Hundred Sixty and 53/100 Dollars, (\$105,260.53), 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.

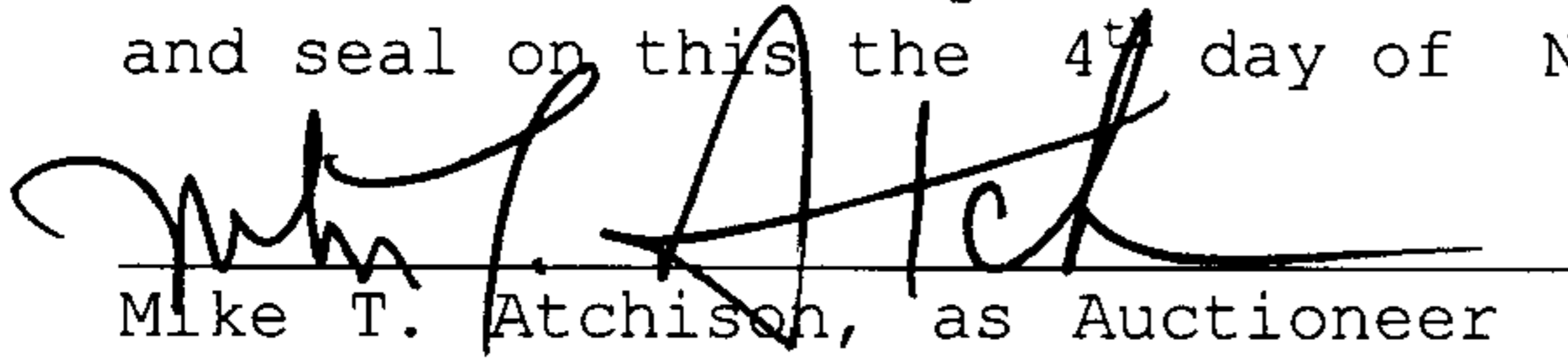
NOW THEREFORE, in consideration of the premises and a credit in the amount of One Hundred Five Thousand, Two Hundred Sixty and 53/100 DOLLARS (\$105,260.53), toward a portion of the indebtedness secured by said mortgage, the said SARAH JO RICHARDS, acting by and through Mike T. Atchison, as auctioneer conducting said sale and as attorney-in-fact for MICHAEL BEAVERS and CAROL SALTZMAN 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

PARCEL ONE:

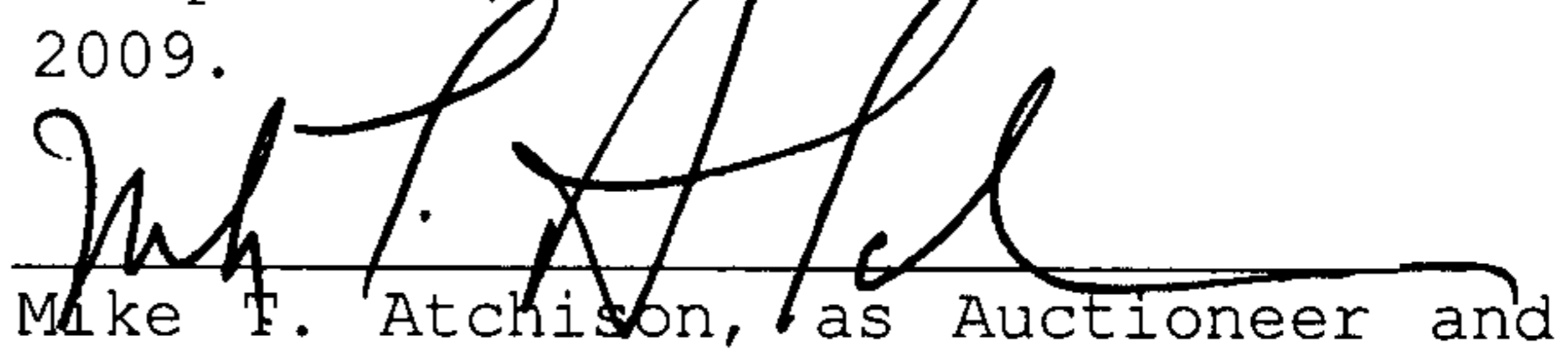
From the Southeast corner of the Northeast ¼ of the Southwest ¼ of Section 31, Township 20 South, Range 2 East, proceed North 2 degrees 59 minutes 57 seconds East along the East boundary of said Northeast ¼ of the Southwest ¼ for a distance of 1037.06 feet to the point of beginning; thence from said point of beginning, proceed North 87 degrees 01 minutes 31 seconds West 226.71 feet to a point on the Easterly right of way boundary of Alabama Highway No. 25; thence proceed along the Easterly boundary of said Highway the following courses: proceed North 36 degrees 35 minutes 57 seconds East 84.23 feet; proceed North 38 degrees 27 minutes 57 seconds East 100.00 feet; thence proceed North 40 degrees 30 minutes 57 seconds East 100.00 feet; thence proceed North 40 degrees 25 minutes 06 seconds East 100.68 feet to the point of intersection with the Easterly boundary of said Highway and the East boundary of the aforementioned Northeast ¼ of the Southwest ¼; thence leaving said Highway proceed South 2 degrees 59 minutes 57 seconds West along the East boundary of said Northeast ¼ of the Southwest ¼ for a distance of 310.79 feet, back to the point of beginning.

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 MICHAEL BEAVERS and CAROL SALTZMAN 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 heret set his hand and seal on this the 4<sup>th</sup> day of November, 2009.



Mike T. Atchison, as Auctioneer  
Attorney-in-fact for Michael  
Beavers



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



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 Michael Beavers and Carol Saltzman 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 MICHAEL BEAVERS and CAROL SALTZMAN, in the mortgage referred to in the foregoing deed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal, on this the 4<sup>th</sup> day of November, 2009.



Notary Public

My commission expires: 10/16/2009