

**MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA     )  
COUNTY OF SHELBY    )

Mark T. Sanderson  
PHH #204808-0

KNOW ALL MEN BY THESE PRESENTS: That, Mark T. Sanderson and Paula Jean Sanderson, husband and wife did, on to-wit, the 18th day of November, 1988, execute a mortgage to U.S. Mortgage Corporation, which mortgage is recorded in Real Volume 214, Page 732 in the Probate Office of Shelby County, Alabama et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said Federal Home Loan Mortgage Corporation did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of December 29, 1993 and January 5, 12, 1994 ; and

WHEREAS, on the 31st day of January, 1994, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Federal Home Loan Mortgage Corporation did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of Federal Home Loan Mortgage Corporation, in the amount of One Hundred Twenty Five Thousand Five Hundred Sixty Five Dollars and 97/100 (\$125,565.97), which sum the said Federal Home Loan Mortgage Corporation offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Federal Home Loan Mortgage Corporation; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of One Hundred Twenty Five Thousand Five Hundred Sixty Five Dollars and 97/100 (\$125,565.97), cash, the said Mark T. Sanderson and Paula Jean Sanderson, husband and wife, acting by and through the said Federal Home Loan Mortgage Corporation, by JEFFREY E. ROWELL, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Federal Home Loan Mortgage Corporation, by JEFFREY E. ROWELL, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and JEFFREY E. ROWELL, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Federal Home Loan Mortgage Corporation, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 73, according the survey of Dearing Downs, 6th Addition, Phase 1, as recorded in Map Book 10 page 78 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama in the Town of Helena. Subject to: Building setback line of 40 feet reserved from street as shown by plat. Restrictions, covenants and conditions as set out in instrument recorded in Real 111 page 456 and Map Book 10 page 78 in Probate Office of Shelby County, Alabama. Public utility easements as shown by recorded plat, including a 5 foot on the side and a 10 foot on rear for darinage. Transmission Line Permit to Alabama Power Company as shown by instrument recorded in Deed Book 55 page 454 in Probate Office of Shelby County, Alabama. Right of Way granted to Alabama Power Company by instrument recorded in Deed Book 225 page 224 in Probate Office of Shelby County, Alabama. Right of Way granted to South Central Bell by instrument recorded in Real

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SHELBY COUNTY JUDGE OF PROBATE  
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Inst # 1994-07380

87 page 199 in Probate Office of Shelby County, Alabama. Title to all minerals within and underlying the premises, together with all mining rights and other rights, privileges and immunities relating thereto, including rights conveyed in Deed Book 249 page 355 in Probate Office of Shelby County, Alabama. Subdivision is to provide for construction of single family residences only, as shown by recorded plat. Easement to Alabama Power Company as shown by instrument recorded in Real 157 page 574 and Real 157 in Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto Federal Home Loan Mortgage Corporation, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

IN WITNESS WHEREOF, the said Federal Home Loan Mortgage Corporation, has caused this instrument to be executed by JEFFREY E. ROWELL, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said JEFFREY E. ROWELL, has executed this instrument in his capacity as such auctioneer on this the 31st day of January, 1994.

Mark T. Sanderson and Paula Jean Sanderson, husband and wife  
Mortgagors

By Federal Home Loan Mortgage Corporation  
Mortgagee or Transferee of Mortgagee

By JEFFREY E. ROWELL, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

Federal Home Loan Mortgage Corporation  
Mortgagee or Transferee of Mortgagee

By JEFFREY E. ROWELL, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

By JEFFREY E. ROWELL, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA  
COUNTY OF JEFFERSON

I, Regina K. Glasgow, a Notary Public in and for said State and County, hereby certify that JEFFREY E. ROWELL, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, 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 the conveyance, he, in his capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears that same date.

Given under my hand and official seal this the 31st day of January, 1994.

*Regina K. Glasgow*  
NOTARY PUBLIC

My Commission Expires 3/20/96

GRANTEE'S ADDRESS

55 Haddonfield road

Cherry Hill, NJ, 08002

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Instrument prepared by:  
Jeffrey E. Rowell  
SHAPIRO & KREISMAN  
Two Metroplex Drive, Suite 305  
Birmingham, Alabama 35209

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