

*Recorded to show
addition of
assignment*



20031015000692250 Pg 1/2 15.00
Shelby Cnty Judge of Probate, AL
10/15/2003 15:56:00 FILED/CERTIFIED

STATE OF ALABAMA

FORECLOSURE DEED

COUNTY OF SHELBY

20031015000691190 Pg 1/2 15.00
Shelby Cnty Judge of Probate, AL
10/15/2003 12:26:00 FILED/CERTIFIED

KNOW ALL PERSONS BY THESE PRESENTS: That SHERRY B. RONSISVILLE and KENNETH D. RONSISVILLE a/k/a SHERRY B. RONSISVALLE and KENNETH D. RONSISVALLE, wife and husband, did, on to-wit, April 5th, 2002, execute a mortgage to NEW CENTURY MORTGAGE CORPORATION, which mortgage is recorded in Instrument No.: 2002-16147, et seq., in the Office of the Judge of Probate of Shelby County, Alabama; said mortgage being assigned to WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 by instrument recorded in Instrument No. 2003101500069224 in said Probate Court records; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 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, in its issues of September 17, 2003; September 24, 2003; and October 1, 2003; and

WHEREAS, on October 15th, 2003, 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 WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 did offer for sale and did sell at public outcry, in front of the courthouse door of Shelby County, Alabama, 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 the said WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 in the amount of THREE HUNDRED FORTY SIX THOUSAND TWENTY SEVEN and 45/100ths (\$346,027.60) DOLLARS, which sum the said WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the said sale and purchase said property, if the highest bidder therefor, 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 a credit of THREE HUNDRED FORTY SIX THOUSAND TWENTY SEVEN and 45/100ths (\$346,027.60) DOLLARS, on the indebtedness secured by said mortgage, the said SHERRY B. RONSISVILLE and KENNETH D. RONSISVILLE a/k/a SHERRY B. RONSISVALLE and KENNETH D. RONSISVALLE, acting by and through the said WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 by Michael T. Atchison, as said auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 by Michael T. Atchison as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Michael T. Atchison as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 25, according to the survey of Barkley Square, as recorded in Map Book 27, Page 32, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama..

TO HAVE AND TO HOLD THE above-described property unto the said WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 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 subject to any outstanding claims arising out of or relating to non-payment of ad valorem taxes.

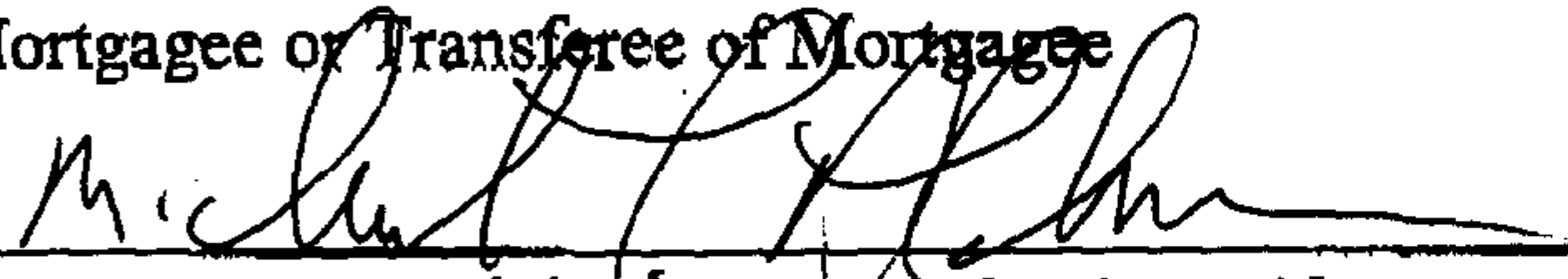
M. Ke A.

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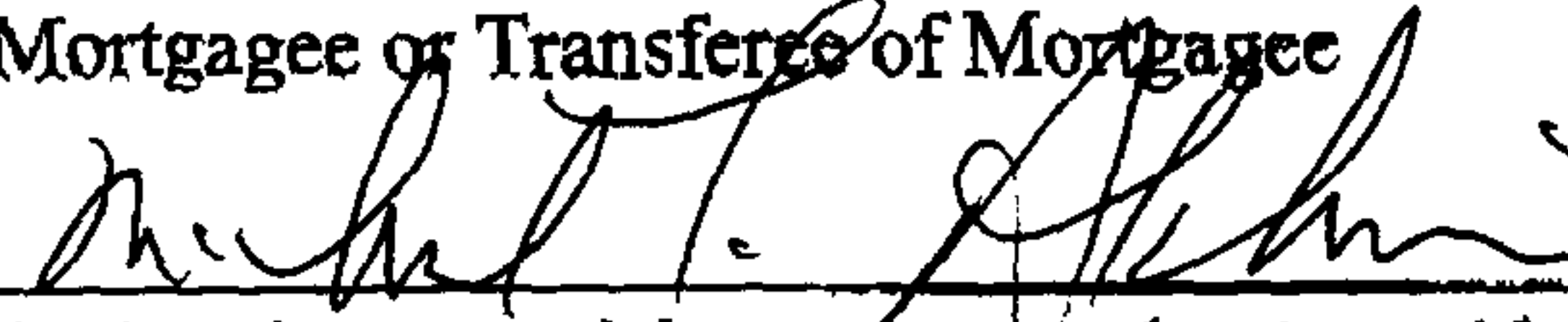
IN WITNESS WHEREOF, the said WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3 has caused this instrument to be executed by Michael T. Atchison as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said Michael T. Atchison has executed this instrument in his/her capacity as such auctioneer on this the 15th day of October, 2003.


SHERRY B. RONSISVILLE and KENNETH D. RONSISVILLE
a/k/a SHERRY B. RONSISVILLE and KENNETH D.
RONISVILLE
Mortgagors

By: WELLS FARGO BANK MINNESOTA, NATIONAL
ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter
Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through
Certificates, Series 2002-NC3
Mortgagee or Transferee of Mortgagee

By: 
As Auctioneer and the person conducting said
sale for the Mortgagee or Transferee of
Mortgagee

WELLS FARGO BANK MINNESOTA, NATIONAL
ASSOCIATION, AS TRUSTEE for Morgan Stanley Dean Witter
Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through
Certificates, Series 2002-NC3
Mortgagee or Transferee of Mortgagee

By: 
As Auctioneer and the person conducting said sale
for the Mortgagee or Transferee of Mortgagee



As Auctioneer and the person conducting said sale for the
Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA

COUNTY OF Shelby

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Michael T. Atchison, 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/she, in his/her 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 the same bears date.

Given under my hand and official seal this the 15th day of October, 2003.


NOTARY PUBLIC

MY COMMISSION EXPIRES 10-6-2004

This instrument prepared by:
Goodman G. Ledyard
PIERCE LEDYARD, P.C.
Post Office Box 161389
Mobile, Alabama 36616
File No. 1231/15101

Grantee's Address:
P.O. Box 24737
West Palm Beach, FL 33416-4737

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