


PREPARED BY: JOHN RUDD  
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Shelby Cnty Judge of Probate, AL  
04/20/2007 09:58:11AM FILED/CERT

STATE OF ALABAMA  
COUNTY OF SHELBY

### MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on November 24, 2004, **Janice Jefferson and Ronald Jefferson, wife and husband, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registrations Systems, Inc., acting solely as nominee for Michigan Fidelity Acceptance Corp dba Franklin Mortgage Funding its successors and assigns**, which said mortgage is recorded in Instrument No. 20041129000649720, in the Office of the Judge of Probate of Shelby County, Alabama; which said Mortgage was last sold, assigned and transferred to The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee; and said Assignment being recorded in Instrument No. 20070226000086600; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided 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 in Shelby County, Alabama, in its issues of 02/14, 02/21 & 02/28/2007; and

WHEREAS, on March 8, 2007, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee in the amount of **TWO HUNDRED EIGHTY-THREE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS (\$ 283,500.00)**; which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee; and

WHEREAS, Vicki N. Smith, conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of **TWO HUNDRED EIGHTY-THREE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS (\$ 283,500.00)**, on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

D. Key



Lot 1, according to the final Plat of Indian Lake Cove, as recorded in Map Book 31, Page 65, in the Probate Office of Shelby County, Alabama.

SOURCE OF TITLE: Instrument No. 20041129000649710

TO HAVE AND TO HOLD the above described property unto The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, its successors and assigns forever; subject however to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Janice Jefferson and Ronald Jefferson, wife and husband and The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 8<sup>th</sup> day of March, 2007.

BY:

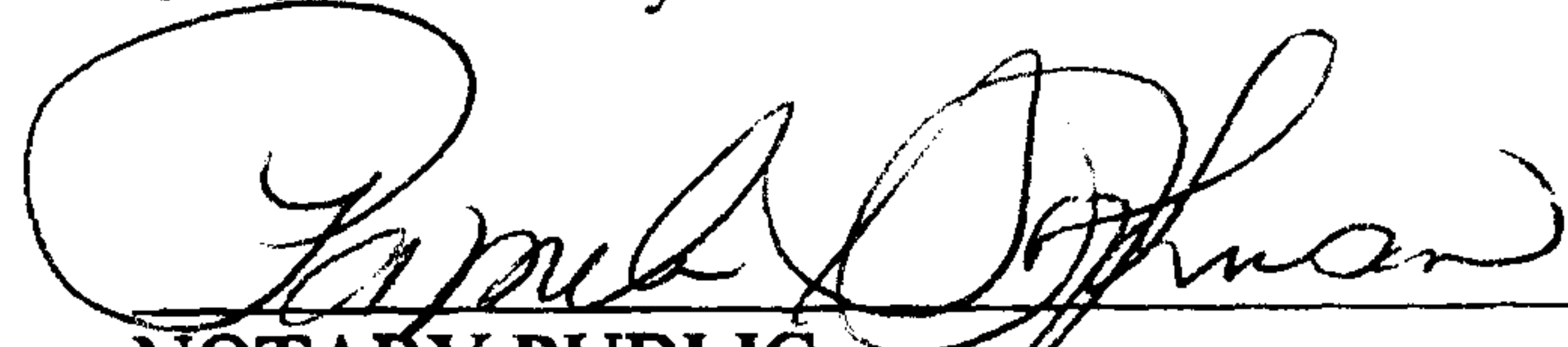
AS: Vicki N. Smith  
Auctioneer and Attorney-in-fact

STATE OF ALABAMA  
COUNTY OF SHELBY

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I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Vicki N. Smith whose name as attorney-in-fact and auctioneer for Janice Jefferson and Ronald Jefferson, wife and husband and The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, 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 said conveyance, he/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8<sup>th</sup> day of March, 2007.

  
NOTARY PUBLIC  
My Commission Expires: 11/14/08

Grantee Name / Send tax notice to:  
ATTN: Marques Robertson  
Homecomings Financial, LLC/FNFS  
Suite 200, 1270 Northland Drive  
Mendota Height, MN 55120

