

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

Cherri L. Chapman
12944046

KNOW ALL MEN BY THESE PRESENTS: That, Cherri L. Chapman, an unmarried woman did, on to-wit, on December 4, 1996, execute a mortgage to CTX Mortgage Company, which mortgage is recorded in Instrument # 1996-42406 which said mortgage was duly transferred and assigned to HomeSide Lending, Inc., by Instrument # 1997-05865 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 HomeSide Lending, Inc. 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 May 3, 10, 17, 2000; and

WHEREAS, on the May 31, 2000, 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 HomeSide Lending, Inc. 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 HomeSide Lending, Inc., in the amount of Sixty Thousand Four Hundred Thirty-One And 86/100ths (\$60,431.86), which sum the said HomeSide Lending, Inc. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said HomeSide Lending, Inc.; 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 Sixty Thousand Four Hundred Thirty-One And 86/100ths (\$60,431.86), cash, the said Cherri L. Chapman, an unmarried woman, acting by and through the said HomeSide Lending, Inc., by KRISTY LIGGAN RILEY, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said HomeSide Lending, Inc., by KRISTY LIGGAN RILEY, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and KRISTY LIGGAN RILEY, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto HomeSide Lending, Inc., the following described real estate situated in Shelby County, Alabama, to-wit:

Unit 406, Building 4, in the Gables, A Condominium, a condominium located in Shelby County, Alabama, as established by Declaration of Condominium and by laws thereto as recorded in Real Volume 10, Page 177 and amended in Real Volume 27, Page 733, Real Volume 50, Page 327 and Real Volume 50, Page 340 and re-recorded in Real 50, Page 942 and amended in Real 59, Page 19, and by laws as shown in Real Volume 27, Page 733 and then amended in Real Volume 50, Page 325 together with an undivided interest in the common elements, as set forth in the aforesaid mentioned declaration, said unit being more particularly described in the floor plans and architectural drawing of the Gable Condominium as recorded in Map Book 9, Page 41 through 44, and amended in Map Book 9, Page 135, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto HomeSide Lending, Inc., 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.

05/31/2000-17823
11:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 006 12.00

Inst • 2000-17823

IN WITNESS WHEREOF, the said HomeSide Lending, Inc., has caused this instrument to be executed by KRISTY LIGGAN RILEY, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said KRISTY LIGGAN RILEY, has executed this instrument in his capacity as such auctioneer on this the May 31, 2000.

Cherri L. Chapman, an unmarried woman
Mortgagors

By HomeSide Lending, Inc.
Mortgagee or Transferee of Mortgagee

By Kristy Liggan Riley
KRISTY LIGGAN RILEY, as Auctioneer and the person
conducting said sale for the Mortgagee or Transferee of Mortgagee

HomeSide Lending, Inc.
Mortgagee or Transferee of Mortgagee

By Kristy Liggan Riley
KRISTY LIGGAN RILEY, as Auctioneer and the person
conducting said sale for the Mortgagee or Transferee of Mortgagee

By Kristy Liggan Riley
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STATE OF ALABAMA
COUNTY OF SHELBY

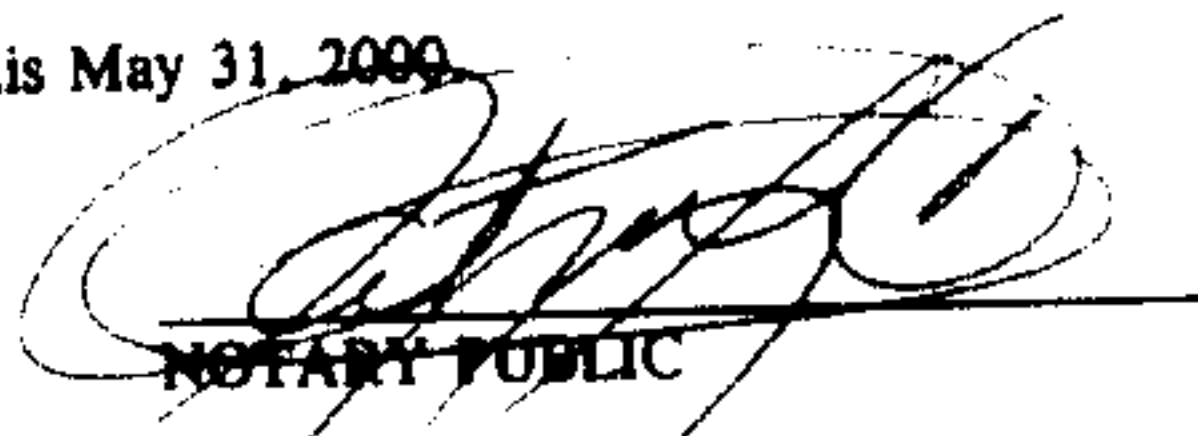
I, the undersigned, a Notary Public in and for said State and County, hereby certify that KRISTY LIGGAN RILEY, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, is signed to the foregoing conveyance, and who is known to me, acknowledged before 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 May 31, 2000.

MY COMMISSION EXPIRES:

MY COMMISSION EXPIRES: Sept. 10, 2002

Instrument prepared by:
CHALICE E. TUCKER
SHAPIRO & TUCKER, L.L.P.
2100 16th Avenue South Suite 200
Birmingham, Alabama 35205
00-0466


NOTARY PUBLIC
GRANTEE'S ADDRESS
8120 Nations Way Building 100
Jacksonville, FL 32256

Inst # 2000-17823

05/31/2000-17823
11:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NWS 12.00