MORRIS, SCHNEIDER & PRIOR, L.L.C. 3300 N.E. Expressway, Suite 8-13 Atlanta, GA 30341 (770) 234-9181

MSP FILE NO.: 354.989908AL/SJA LOAN NO.: 8055912

STATE OF ALABAMA COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on November 22, 1996, Ramona Gay Hughes, A single woman, Party of the First Part, executed a certain mortgage to Diversified Lending Services, Inc., which said mortgage is recorded in Real Property Book 1996, Page 41515, in the Office of the Judge of Probate of Shelby County, Alabama. Which said Mortgage was last sold, assigned and transferred to Aurora Loan Services, Inc., Party of the Second Part, by instrument recorded in said Probate Office; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Aurora Loan Services, Inc. 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 8/16, 8/23 and 8/30/00; and

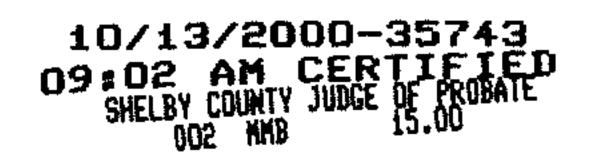
WHEREAS, on September 7, 2000, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, 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 Aurora Loan Services, Inc. in the amount of FIFTY-SEVEN THOUSAND FIVE HUNDRED EIGHTY-FOUR AND 76/100 DOLLARS (\$ 57,584.76); 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 Aurora Loan Services, Inc.; and

WHEREAS, James Greer, Esq., 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 FIFTY-SEVEN THOUSAND FIVE HUNDRED EIGHTY-FOUR AND 76/100 DOLLARS (\$ 57,584.76), 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 Aurora Loan Services, Inc., and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:



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A part of the SE 1/4 of the NW 1/4 of Section 5, Township 22, South, Range 3 West, described as follows:

Begin at a point 1165 feet North and 770 feet West of Center Stake of Section 5, Township 22 South, Range 3 West, run North 14 degrees 10 minutes East 119.3 feet; thence North 89 degrees 50 minutes West 193.8 feet; thence South 2 degrees 10 minutes East 104.5 feet; thence South 85 degrees 50 minutes East 171 feet to the point of beginning; being situated in Shelby County, Alabama.

Subject to an access easement across the Westerly Side of the above described property:

Commence at a point 1165 feet North and 770 feet west of the center stake of Section 5, Township 22 South, Range 3 West, and Run North 85 degrees 50 minutes West a Deed distance of 171 feet to 10 the point of beginning of herein described easement; thence North 2 degrees 10 minutes West 104.5 feet; thence right 92 degrees 20 minutes and run Easterly 15.0 feet; thence Southwesterly 105.57 feet; thence West 15 feet to the Point of Beginning; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Aurora Loan Services, Inc., 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 advalorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Ramona Gay Hughes, A single woman and Aurora Loan Services, Inc. have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 07th day of September, 2000.

BY:

Auctioneer and Attorney-in-fact

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that James Greer, Esq., whose name as attorney-in-fact and auctioneer for Ramona Gay Hughes, A single woman and Aurora Loan Services, Inc., 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 97th day of September, 2000.

NOTARY PUBLIC
My Commission Expires: