

## MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA )  
SHELBY COUNTY )

KNOW ALL MEN BY THESE PRESENTS, That,

**WHEREAS**, heretofore, on to-wit: July 14, 1998, Bradley D. Markham and wife, Patricia J. Markham, Mortgagors, executed a certain mortgage to WMC Mortgage Corp., a corporation, said mortgage being recorded as **Instrument # 1998-28623**, in the Probate Office of Shelby County, Alabama, and

**WHEREAS**, the said WMC Mortgage Corp., a corporation, transferred and assigned said mortgage and the debt thereby secured to The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A., a corporation, as transferee, said transfer being recorded as **Instrument # 2000/25603**, aforesaid records, and The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A. is now the holder and owner of said mortgage and debt; and

**WHEREAS**, default was made in the payment of the indebtedness secured by said mortgage, and the said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A., as transferee, 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 U. S. Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation published in Shelby County, Columbiana, Alabama in its issues of March 28, April 4 and 11, 2001, and on April 25, 2001, said sale was continued to May 16, 2001, and published in its issue of May 2, 2001; and

**WHEREAS**, on May 16, 2001, 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 the said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A., as transferee, did offer for sale and sell at public outcry, in front of the Courthouse door, Main Entrance, Shelby County, Columbiana, 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 said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A., as transferee, in the amount of Seventy Six Thousand Five Hundred Forty Three and 62/100 Dollars (\$76,543.62) which sum was offered to be credited on the indebtedness secured by said mortgage, and said property was thereupon sold to the said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A.; and

**WHEREAS**, W. L. Longshore, Jr. conducted said sale on behalf of the said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A.; and

**WHEREAS**, said mortgage expressly authorized the 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 Seventy Six Thousand Five Hundred Forty Three and 62/100 Dollars (\$76,543.62), Bradley D. Markham and wife, Patricia J. Markham, Mortgagors, by and through the

2001-20699  
05/22/2001-20699  
09:42 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CJ1 15.00

said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A., as transferee, do grant, bargain, sell and convey unto the said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A., as transferee, the following described real property situated in Shelby County, Alabama to-wit:

**Lot 5, Block 10, according to the Survey of Bermuda Lake Estates, First Sector, as recorded in Map Book 9, Page 98, in the Probate Office of Shelby County, Alabama.**

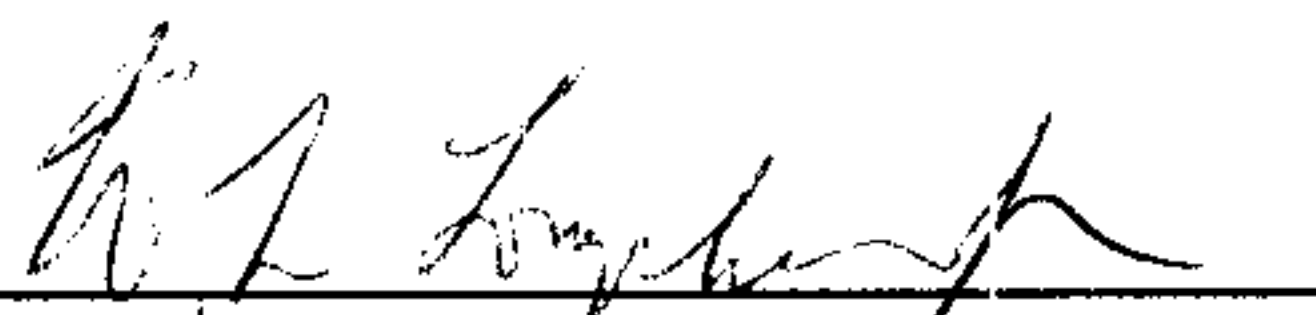
**TO HAVE AND TO HOLD**, the above described property unto the said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A., its successors and assigns forever; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

**IN WITNESS WHEREOF**, the said Bradley D. Markham and wife, Patricia J. Markham, Mortgagors, by the said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A., as transferee, by W. L. Longshore, Jr., as auctioneer conducting said sale caused these presents to be executed on this the 16th day of May, 2001.

**BRADLEY D. MARKHAM  
AND WIFE,  
PATRICIA J. MARKHAM  
MORTGAGORS**

**BY: THE FIRST NATIONAL BANK OF CHICAGO,  
AS TRUSTEE UNDER THE POOLING AND  
SERVICING AGREEMENT, DATED SEPTEMBER  
1, 1998, WMC SERIES 1998-B, NOW KNOWN AS  
BANK ONE, N.A.**

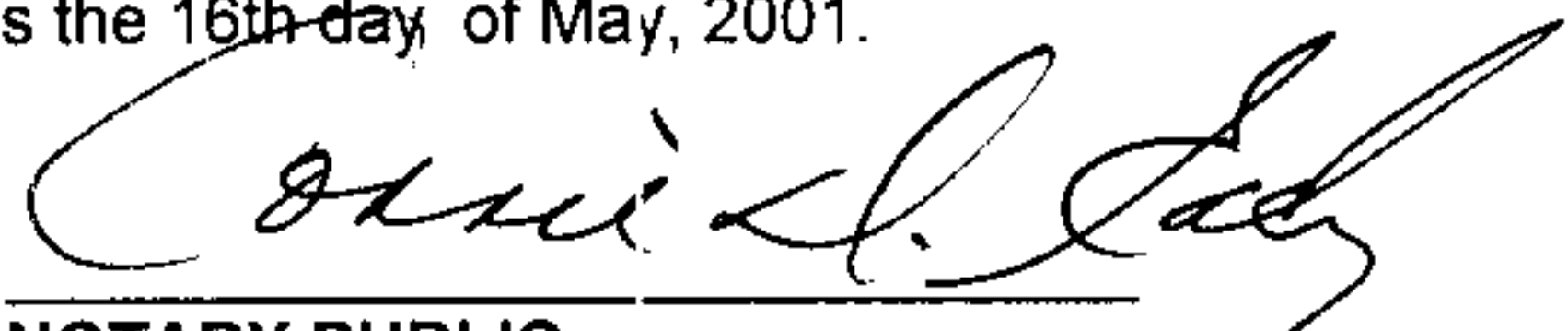
**Transferee**

By:   
**W. L. Longshore, Jr.,  
Auctioneer**

**STATE OF ALABAMA )  
JEFFERSON COUNTY )**

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that W. L. Longshore, Jr. whose name as auctioneer for the said The First National Bank of Chicago, as Trustee under the Pooling and Servicing Agreement, dated September 1, 1998, WMC Series 1998-B, now known as Bank One, N.A., as transferee, 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 this conveyance, he, in his capacity as such auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 16th day of May, 2001.

  
**NOTARY PUBLIC  
My Commission Expires: 07/10/02**

**THIS INSTRUMENT PREPARED BY:  
W. L. Longshore, Jr.  
Longshore, Buck & Longshore, P.C.  
2009 SECOND AVENUE NORTH  
Birmingham, Alabama 35203**

**Inst # 2001-20699**

**05/22/2001-20699  
09:42 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 CJ1 15.00**