

**MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA )  
COUNTY OF SHELBY )

Cristie Fairbanks  
11320766

KNOW ALL MEN BY THESE PRESENTS: That, Cristie Fairbanks, an unmarried woman did, on to-wit, on July 22, 1999, execute a mortgage to First Lenders Mortgage Corporation, which mortgage is recorded in Instrument 1999-31324 and re-recorded in instrument 1999-36899 and further assigned to Synovous Mortgage Corporation in instrument 1999-36900 and further assigned to Homeside Lending, Inc. in instrument 1999-50151 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 July 25, August 1, 8, 2001; and

WHEREAS, on the August 15, 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 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 One Hundred Forty-Six Thousand Six Hundred Thirty-Five And 65/100ths (\$146,635.65), 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 One Hundred Forty-Six Thousand Six Hundred Thirty-Five And 65/100ths (\$146,635.65), cash, the said Cristie Fairbanks, an unmarried woman, acting by and through the said Homeside Lending, Inc., by JIM MCLEAN, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Homeside Lending, Inc., by JIM MCLEAN, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and JIM MCLEAN, 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:

Lot 8, according to the Survey of Amberly Woods, 1st Sector, as recorded in Map Book 18, Page 137, 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.

Inst # 2001-39342

09/12/2001-39342

11:46 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

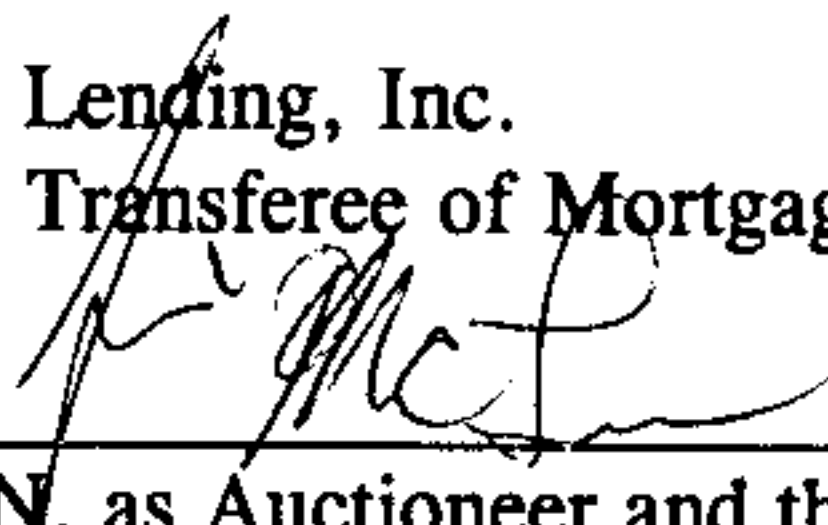
002 MSB

15.00

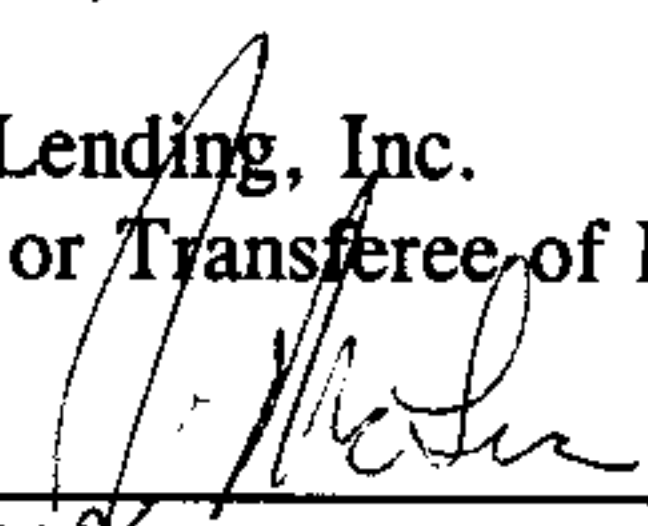
IN WITNESS WHEREOF, the said Homeside Lending, Inc., has caused this instrument to be executed by JIM MCLEAN, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said JIM MCLEAN, has executed this instrument in his capacity as such auctioneer on this the August 15, 2001.

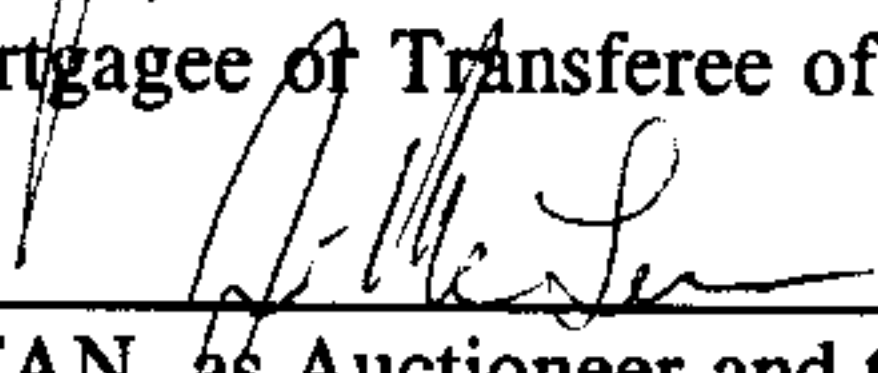
Cristie Fairbanks, an unmarried woman  
Mortgagors

By Homeside Lending, Inc.  
Mortgagee or Transferee of Mortgagee

By   
JIM MCLEAN, as Auctioneer and the person conducting said sale  
for the Mortgagee or Transferee of Mortgagee

Homeside Lending, Inc.  
Mortgagee or Transferee of Mortgagee

By   
JIM MCLEAN, as Auctioneer and the person conducting said sale  
for the Mortgagee or Transferee of Mortgagee

By   
JIM MCLEAN, 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 JIM MCLEAN, 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 August 15, 2001.

MY COMMISSION EXPIRES:

*March 3, 2003*

✓ Instrument prepared by:  
CHALICE E. TUCKER  
SHAPIRO & TUCKER, L.L.P.  
2107 5th Avenue North Suite 500  
Birmingham, Alabama 35203  
01-1159

  
NOTARY PUBLIC

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

Inst # 2001-39342

09/12/2001-39342  
11:46 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE

002 MSB 15.00