

**MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA )  
COUNTY OF SHELBY )

Roger A. Taylor  
10730735

KNOW ALL MEN BY THESE PRESENTS: That, Roger A. Taylor and wife, Sharon A. Taylor did, on to-wit, on July 29, 1998, execute a mortgage to SouthTrust Mortgage Corporation, which mortgage is recorded in Instrument #1998-30406, said mortgage assigned to Mortgage Electronic Registration Systems, Inc. recorded in Instrument #2000-43918. 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 Mortgage Electronic Registration Systems, 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 September 26, October 3, 10, 2001; and

WHEREAS, on the October 17, 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 Mortgage Electronic Registration Systems, 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 Mortgage Electronic Registration Systems, Inc., in the amount of One Hundred Fifteen Thousand Exactly (\$115,000.00), which sum the said Mortgage Electronic Registration Systems, Inc. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Mortgage Electronic Registration Systems, 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 Fifteen Thousand Exactly (\$115,000.00), cash, the said Roger A. Taylor and wife, Sharon A. Taylor, acting by and through the said Mortgage Electronic Registration Systems, Inc., by JIM McLEAN, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Mortgage Electronic Registration Systems, 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 Mortgage Electronic Registration Systems, Inc., the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 19, according to the Survey of Chelsea Village Estates, as recorded in Map Book 13, Page 133, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto Mortgage Electronic Registration Systems, 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 # 2001-45026

10/17/2001-45026  
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SHELBY COUNTY JUDGE OF PROBATE  
002 CH 15.00

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, 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 October 17, 2001.

Roger A. Taylor and wife, Sharon A. Taylor  
Mortgagors

By Mortgage Electronic Registration Systems, Inc.  
Mortgagee or Transferee of Mortgagee

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

Mortgage Electronic Registration Systems, Inc.  
Mortgagee or Transferee of Mortgagee

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

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

STATE OF ALABAMA  
COUNTY OF SHELBY

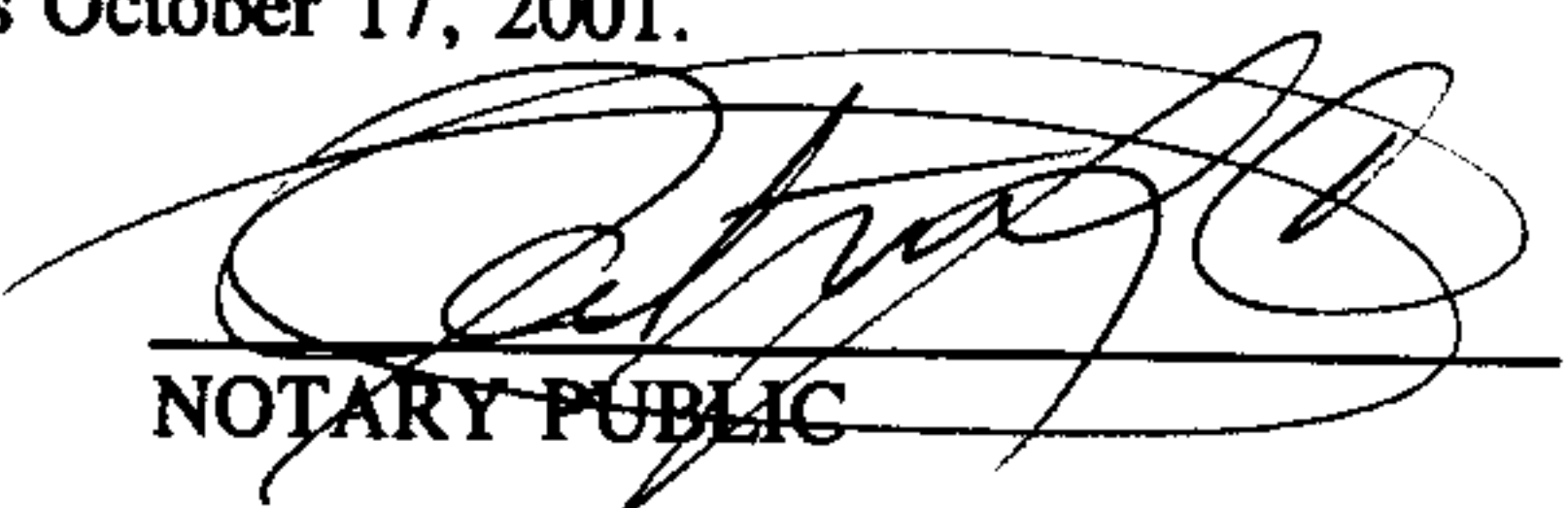
I, the undersigned, a Notary Public in and for said State and County, hereby certify that JIM McLEAN, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this 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 October 17, 2001.

MY COMMISSION EXPIRES:

MY COMMISSION EXPIRES: Sept. 10, 2002

Instrument prepared by:  
CHALICE E. TUCKER  
SHAPIRO & TUCKER, L.L.P.  
2107 5th Avenue North Suite 500  
Birmingham, Alabama 35203  
01-0384

  
NOTARY PUBLIC

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

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