

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

Mark A. Rice
0001759521

KNOW ALL MEN BY THESE PRESENTS: That, Mark A. Rice and Wife, Michelle Rice did, on to-wit, on September 24, 1996, execute a mortgage to American Home Funding, Inc., which mortgage is recorded in Instrument #1996-33013 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 Charter One Mortgage Corporation, F/K/A American Home Funding, 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 March 13, 20, 27, 2002; and

WHEREAS, on the April 3, 2002, 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 Charter One Mortgage Corporation, F/K/A American Home Funding, 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 Charter One Mortgage Corporation, F/K/A American Home Funding, Inc., in the amount of One Hundred Sixty-Seven Thousand Forty-Nine And 39/100ths (\$167,049.39), which sum the said Charter One Mortgage Corporation, F/K/A American Home Funding, Inc. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Charter One Mortgage Corporation, F/K/A American Home Funding, 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 Sixty-Seven Thousand Forty-Nine And 39/100ths (\$167,049.39), cash, the said Mark A. Rice and Wife, Michelle Rice, acting by and through the said Charter One Mortgage Corporation, F/K/A American Home Funding, Inc., by JOE CLARK, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Charter One Mortgage Corporation, F/K/A American Home Funding, Inc., by JOE CLARK, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and JOE CLARK, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Charter One Mortgage Corporation, F/K/A American Home Funding, Inc., the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 32, according to the Survey of Park Forest, Sector 7, Phase 2, as recorded in Map Book 19, Page 169, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto Charter One Mortgage Corporation, F/K/A American Home Funding, 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.

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SHELBY COUNTY JUDGE OF PROBATE
002 MEL 15.00

Inst # 2002-15588

IN WITNESS WHEREOF, the said Charter One Mortgage Corporation, F/K/A American Home Funding, Inc., has caused this instrument to be executed by JOE CLARK, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said JOE CLARK, has executed this instrument in his capacity as such auctioneer on this the April 3, 2002.

Mark A. Rice and Wife, Michelle Rice
Mortgagors

By Charter One Mortgage Corporation, F/K/A American Home
Funding, Inc.
Mortgagee or Transferee of Mortgagee

By 
JOE CLARK, as Auctioneer and the person conducting said sale
for the Mortgagee or Transferee of Mortgagee

Charter One Mortgage Corporation, F/K/A American Home
Funding, Inc.
Mortgagee or Transferee of Mortgagee

By 
JOE CLARK, as Auctioneer and the person conducting said sale
for the Mortgagee or Transferee of Mortgagee

By 
JOE CLARK, as Auctioneer and the person conducting said sale
for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

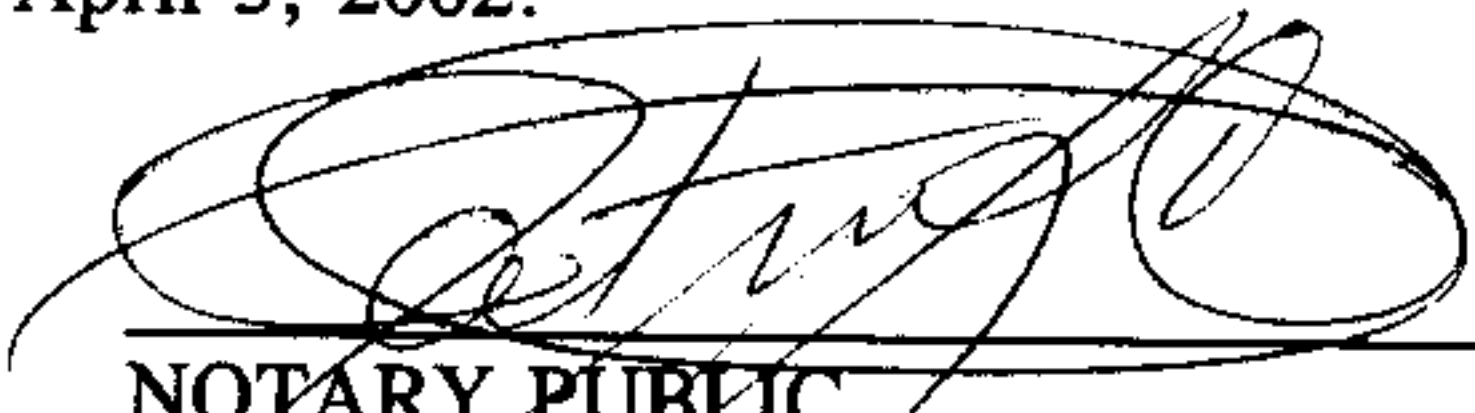
I, the undersigned, a Notary Public in and for said State and County, hereby certify that JOE CLARK, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this 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 April 3, 2002.

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
02-0410


NOTARY PUBLIC

GRANTEE'S ADDRESS
10561 Telegraph Road
Glen Allen, VA 23059

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