



THIS INSTRUMENT WAS PREPARED BY:

Scott J. Humphrey, Esq.
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Hoover, Alabama 35244

SEND TAX NOTICES TO:

Fairbanks Capital Corporation
Post Office Box 65250
Salt Lake City, Utah 84164-0250

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on July 24, 2000, Rodney J. Stanfa and spouse, Beverly M. Stanfa, executed a certain mortgage on the property hereinafter described to First Union National Bank of Delaware, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 2000-26414; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three consecutive weeks prior to said sale at public outcry for cash to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the mortgagee or any person conducting said sale for the mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said First Union National Bank of Delaware 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 by publication in The Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of April 10, April 17, and April 24, 2002; and

WHEREAS, on May 2, 2002, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly and properly conducted, and First Union National Bank of Delaware did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott J. Humphrey was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said First Union National Bank of Delaware; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Truman Capital Mortgage Loan Trust 2002-1 in the amount of Two Hundred Fifty-Three Thousand Three Hundred Seventy-Two and 59/100 Dollars (\$253,372.59), which sum of money First Union National Bank of Delaware offered to credit on the indebtedness secured by said mortgage, and the said First Union National Bank of Delaware, by and through Scott J. Humphrey, as Auctioneer conducting said sale and as Attorney-in-Fact for First Union National Bank of Delaware, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Truman Capital Mortgage Loan Trust 2002-1, the following described property situated in Shelby County, Alabama, to-wit:

Lot 15, according to the 2nd Amended Plat of Amended Plat of The Brae Sector of Greystone Farms, as recorded in Map Book 19, page 141, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property to Truman Capital Mortgage Loan Trust 2002-1 and its successors and assigns; 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, Rodney J. Stanfa, Beverly M. Stanfa, and First Union National Bank of Delaware have caused this instrument to be executed by and through Scott J. Humphrey, as Auctioneer conducting said sale, and as their Attorney-in-Fact, and Scott J. Humphrey, as Auctioneer conducting said sale, has hereto set his hand and seal on this the 2nd day of May, 2002.

RODNEY J. STANFA and BEVERLY M. STANFA

By: _____

SCOTT J. HUMPHREY, Attorney-in-Fact

FIRST UNION NATIONAL BANK OF DELAWARE

By: _____

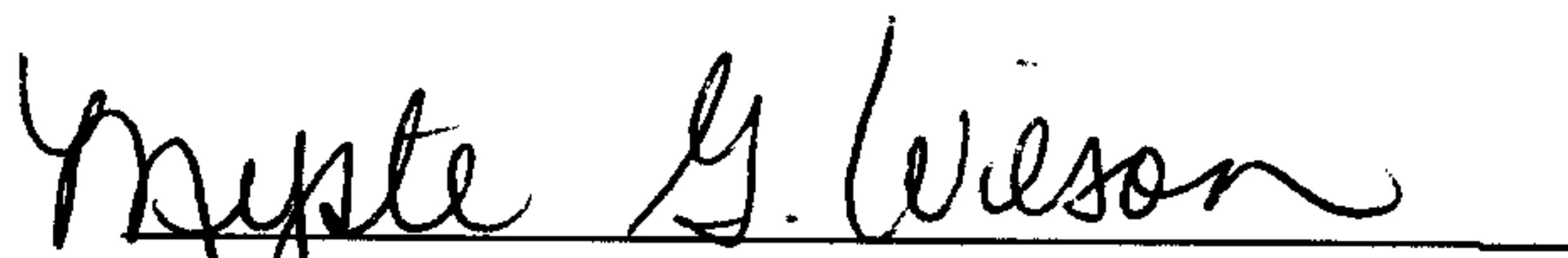
SCOTT J. HUMPHREY, The person acting as
Auctioneer and conducting the sale
as its Attorney-in-Fact

SCOTT J. HUMPHREY, As the Auctioneer and
person making said sale

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as Attorney-in-Fact for Rodney J. Stanfa and Beverly M. Stanfa; whose name as Attorney-in-Fact and agent for First Union National Bank of Delaware; and whose name as Auctioneer and person making said sale, 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, in his capacity as such Attorney-in-Fact and agent, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 2nd day of May, 2002.



Notary Public in and for the State of Alabama,
at Large
My Commission Expires:

MYSTE G. WILSON
Notary Public, Alabama State at Large
My Commission Expires November 1, 2005