

**CORRECTIVE MORTGAGE FORECLOSURE DEED**

STATE OF ALABAMA  
COUNTY OF SHELBY

Carrie E. Dodd-Hamer  
14569798

KNOW ALL MEN BY THESE PRESENTS: That Carrie E. Dodd Hamer and husband, Jeremy D. Hamer and Ritchie H. Dodd, a married man did, on to-wit, the November 13, 1997, execute a mortgage to Old Kent Mortgage Company, which mortgage is recorded in Instrument #1997-37547; said mortgage duly transferred and assigned to Mortgage Electronic Registration Systems, Inc., by instrument recorded in Instrument #2000-19762, re-recorded **↑** et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and **20020911000436340**

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 March 20, 27, April 03, 2002; and

WHEREAS, on the April 10, 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 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 BBM, in the amount of One Hundred Eight Thousand Three Hundred Sixty-Four And 50/100ths (\$108,364.50), and said property was thereupon sold to the said BBM, 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 Eight Thousand Three Hundred Sixty-Four And 50/100ths (\$108,364.50), cash, the said Carrie E. Dodd Hamer and husband, Jeremy D. Hamer and Ritchie H. Dodd, a married man, acting by and through the said Mortgage Electronic Registration Systems, Inc., by JOE CLARK, 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 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 BBM , the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 22, according to the Amended Map and Survey of the Meadows, Plat 1, as recorded in Map Book 19, Page 10, in the Probate Office of Shelby County, Alabama.

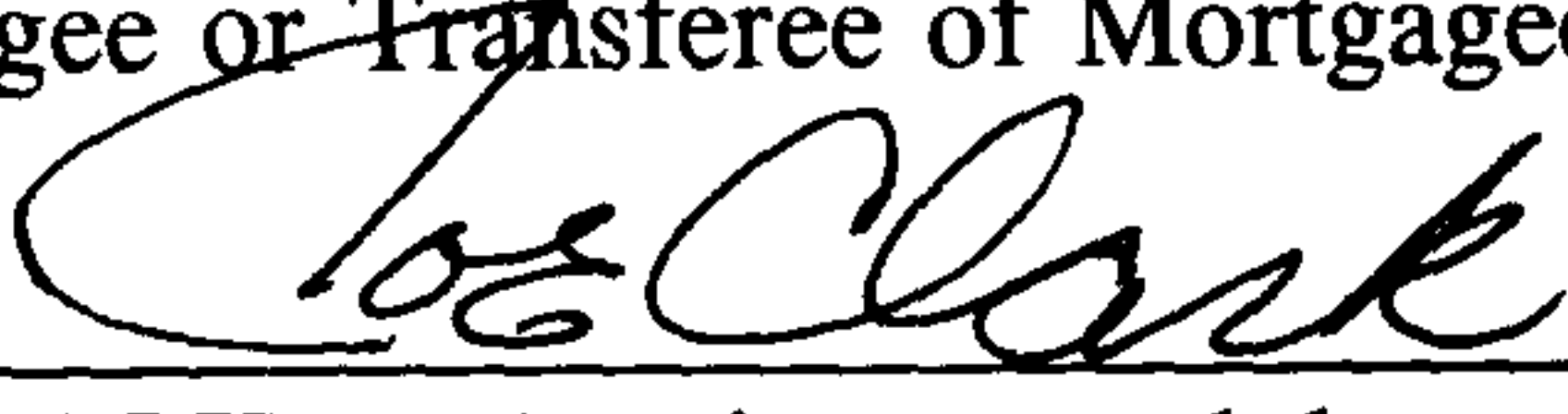
TO HAVE AND TO HOLD the above described property unto BBM , forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem under the laws of the State of Alabama, including, but not limited to, debtors, junior mortgagees, judgement creditors, transferees and vendees thereof, spouses of debtors and their transferees, children, heirs or devisees of the debtors, provided by the laws of the State of Alabama, and any taxes which may be due.

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, 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 10, 2002.

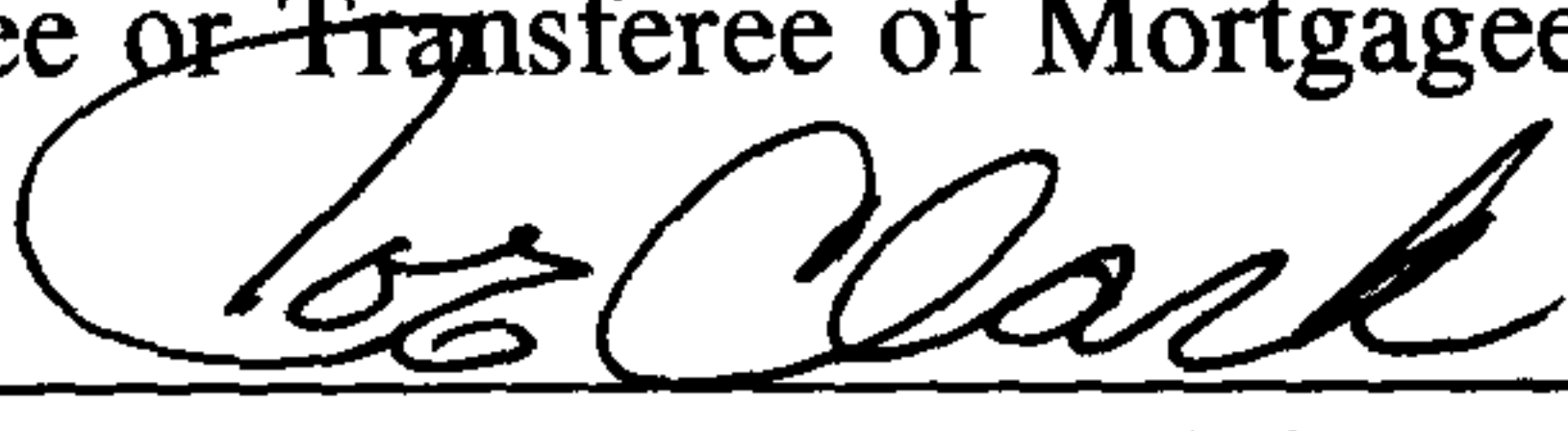
Carrie E. Dodd Hamer and husband, Jeremy D. Hamer

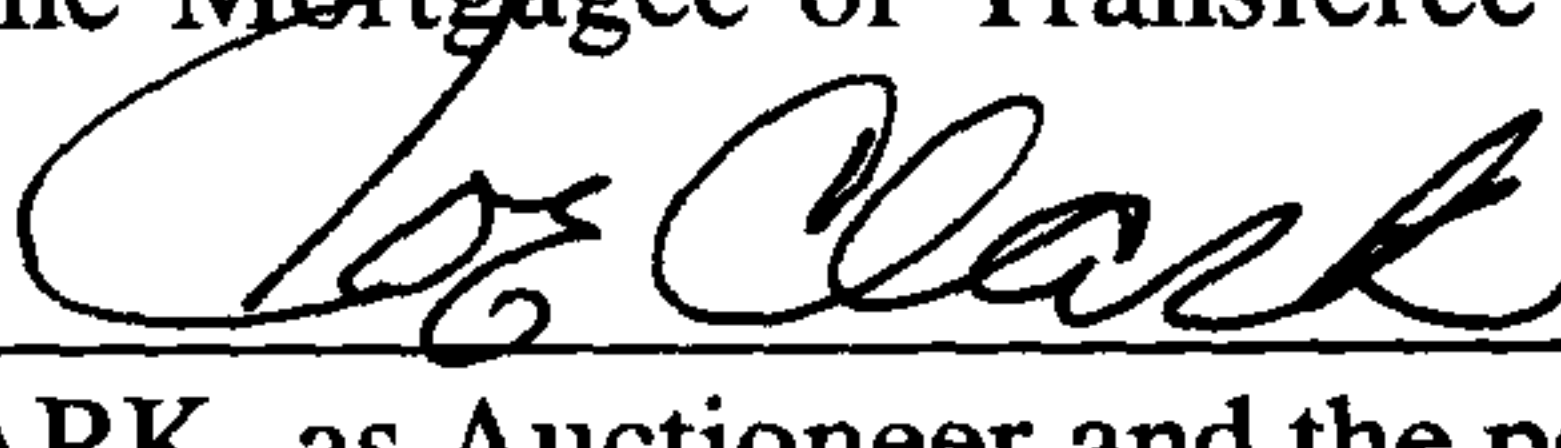
and Ritchie H. Dodd, a married man  
Mortgagors

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

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

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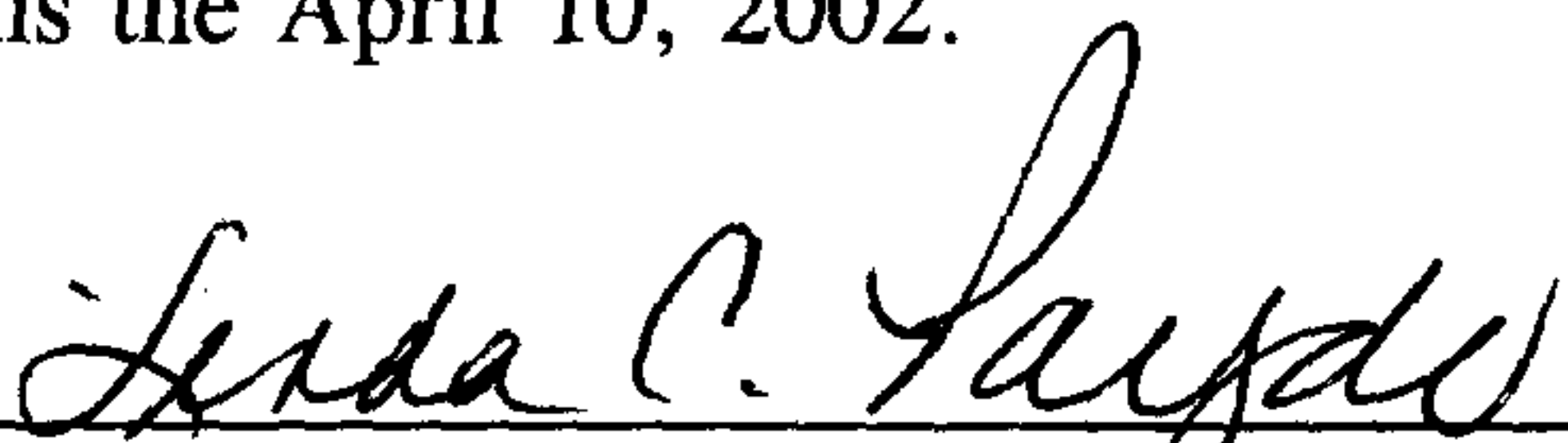
By   
JOE CLARK, as Auctioneer and the person conducting said  
sale for the Mortgagee or Transferee of Mortgagee

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 the April 10, 2002.

Notary Public, Jefferson County, Alabama  
My Commission Expires April 28, 2004

  
NOTARY PUBLIC

✓ Instrument prepared by:  
CHALICE E. TUCKER  
SHAPIRO & TUCKER, L.L.P.  
2107 5th Avenue North Suite 500  
Birmingham, Alabama 35203  
02-0052