


PREPARED BY: DAVID VANBUSKIRK
MORRIS, SCHNEIDER & PRIOR, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341
(770) 234-9181

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STATE OF ALABAMA
COUNTY OF SHELBY


20021114000568350 Pg 1/2 15.00
Shelby Cnty Judge of Probate, AL
11/14/2002 13:20:00 FILED/CERTIFIED

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on November 30, 1998, **John P. Costlow and wife, Mary J. Costlow, Party of the First Part**, executed a certain mortgage to **Hilton Mortgage Corporation**, which said mortgage is recorded in Instrument No. 1998-50016, in the Office of the Judge of Probate of Shelby County, Alabama. Which said Mortgage was last sold, assigned and transferred to HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1, for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1", Party of the Second Part, by instrument dated August 2, 2002 and recorded in Real Property Book ~~_____~~, at page ~~_____~~, in said Probate Office; and

~~_____~~ **20021114000568340**

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1, for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1" did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided 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 in Shelby County, Alabama, in its issues of 10/6, 10/6 & 10/23/02; and

WHEREAS, on November 7, 2002, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1, for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1" in the amount of **FORTY-TWO THOUSAND EIGHTY-SIX AND 86/100 DOLLARS (\$42,086.86)**; which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1, for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1"; and

WHEREAS, James Greer, Esq., conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

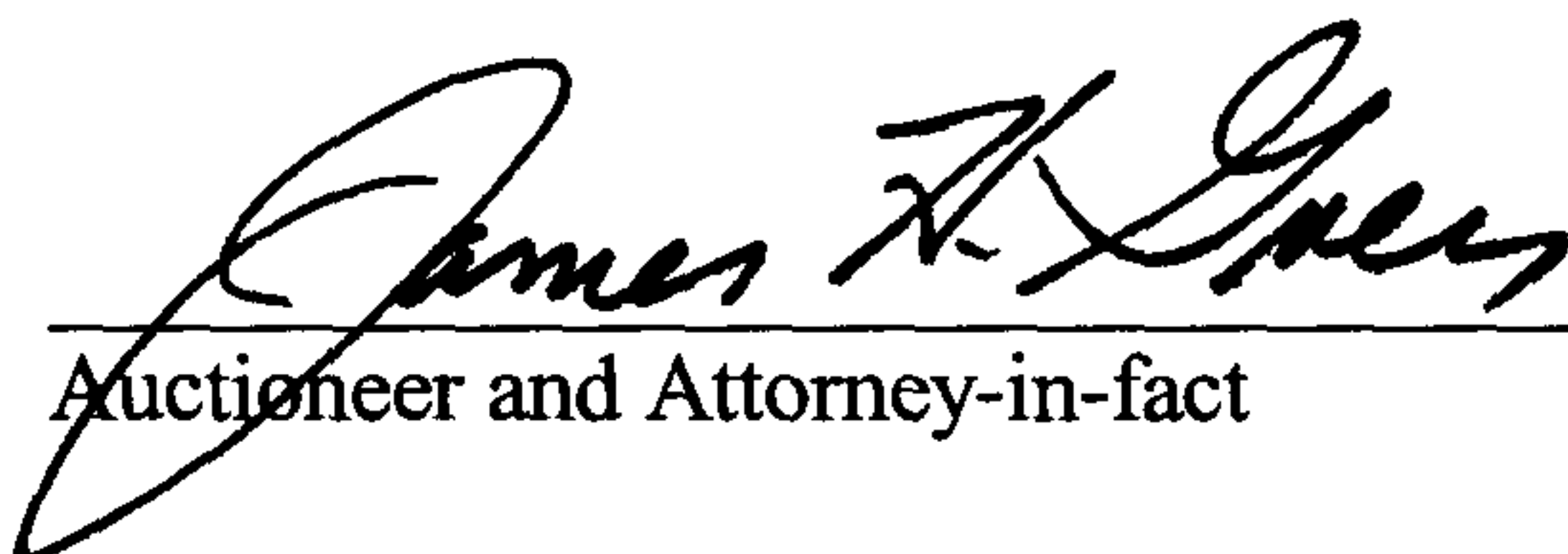
WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of FORTY-TWO THOUSAND EIGHTY-SIX AND 86/100 DOLLARS (\$42,086.86), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1, for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1", and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 13, according to Baxley's Resurvey of the Eastern Block of the Word's Addition to Calera, Alabama, as recorded in Map Book 3 Page 80 in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama

TO HAVE AND TO HOLD the above described property unto HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1, for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1", its successors and assigns forever; 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; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, John P. Costlow and wife, Mary J. Costlow and HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1, for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1" have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 7th day of November, 2002.

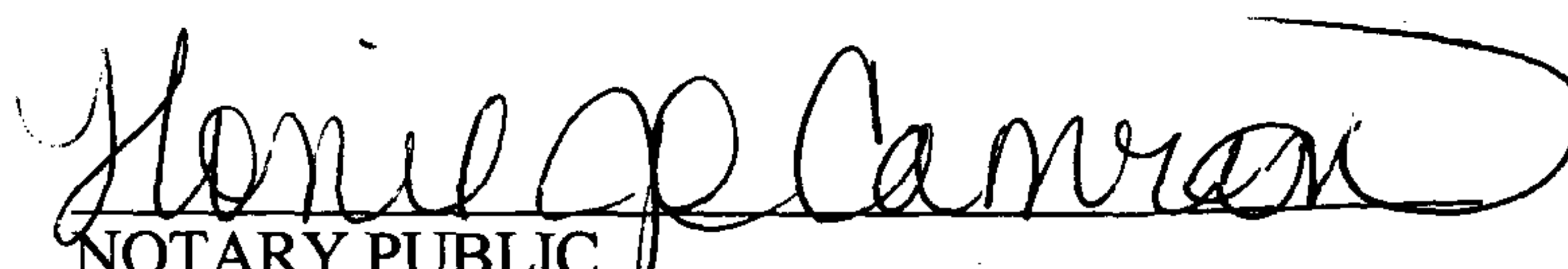
BY: 
AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY

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Shelby Cnty Judge of Probate, AL
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I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that James Greer, Esq., whose name as attorney-in-fact and auctioneer for John P. Costlow and wife, Mary J. Costlow and HomEq Servicing Corporation, as Servicer, in the name of "Citibank, N.A., not in its individual capacity, but as Trustee of RAFC Trust 2001-1, for the benefit of the RAFC Asset-Backed Certificates, Series 2001-1", 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/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 7th day of November, 2002.


NOTARY PUBLIC
My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct 23, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS