

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
COUNTY OF SHELBY)

Jeremy A. Herron
2711836

KNOW ALL MEN BY THESE PRESENTS: That, Jeremy A. Herron and April D. Herron, husband and wife did, on to-wit, on July 12, 2001, execute a mortgage to Charter One Mortgage Corp., which mortgage is recorded in Instrument # 2001-44050; said mortgage duly transferred and assigned to Wells Fargo Home Mortgage, Inc., by instrument recorded in Instrument # 2002-06110 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 Wells Fargo Home Mortgage, 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 October 23, 30, November 02, 27, 2002; and

WHEREAS, on the December 4, 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 Wells Fargo Home Mortgage, 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 Wells Fargo Home Mortgage, Inc., in the amount of One Hundred Thirty-Two Thousand Nine Hundred Twenty-Five And 42/100ths (\$132,925.42), which sum the said Wells Fargo Home Mortgage, Inc. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Wells Fargo Home Mortgage, 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 Thirty-Two Thousand Nine Hundred Twenty-Five And 42/100ths (\$132,925.42), cash, the said Jeremy A. Herron and April D. Herron, husband and wife, acting by and through the said Wells Fargo Home Mortgage, Inc., by MICHAEL ATCHISON, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Wells Fargo Home Mortgage, Inc., by MICHAEL ATCHISON, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and MICHAEL ATCHISON, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Wells Fargo Home Mortgage, Inc., the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 120, according to the Survey of Builder's Group Addition to the Glen at Stonehaven Phase One, as recorded in Map Book 27, Page 54, in the Probate Office of SHELBY County, Alabama.

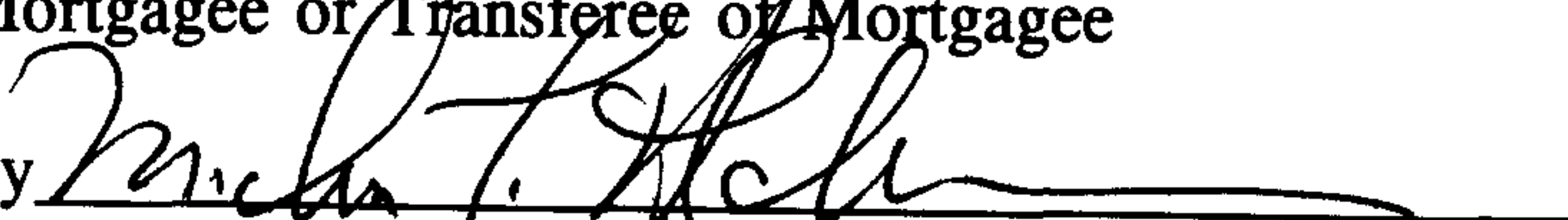
TO HAVE AND TO HOLD THE above described property unto Wells Fargo Home Mortgage, Inc., forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

MTA

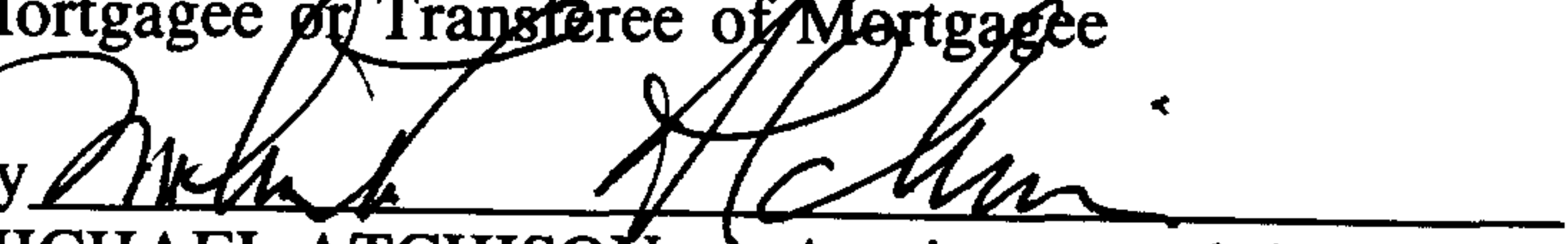
IN WITNESS WHEREOF, the said Wells Fargo Home Mortgage, Inc., has caused this instrument to be executed by MICHAEL ATCHISON, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said MICHAEL ATCHISON, has executed this instrument in his capacity as such auctioneer on this the December 4, 2002.

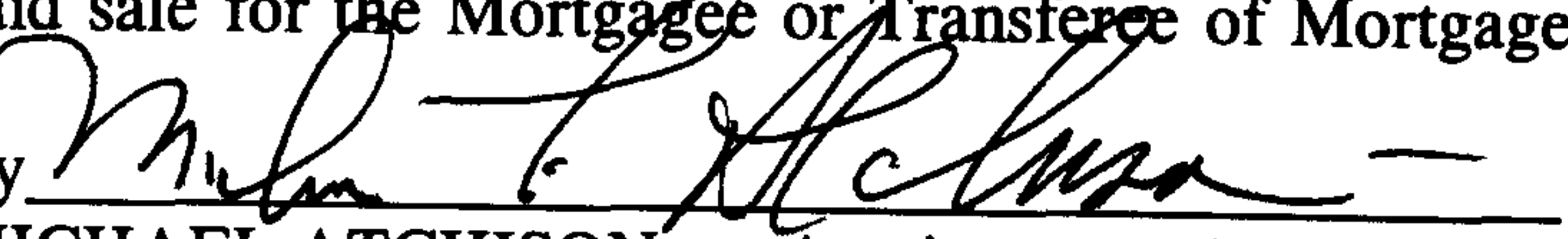
Jeremy A. Herron and April D. Herron, husband and wife
Mortgagors

By Wells Fargo Home Mortgage, Inc.
Mortgagee or Transferee of Mortgagee

By 
MICHAEL ATCHISON, as Auctioneer and the person conducting
said sale for the Mortgagee or Transferee of Mortgagee

Wells Fargo Home Mortgage, Inc.
Mortgagee or Transferee of Mortgagee

By 
MICHAEL ATCHISON, as Auctioneer and the person conducting
said sale for the Mortgagee or Transferee of Mortgagee

By 
MICHAEL ATCHISON, 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 MICHAEL ATCHISON, 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 December 4, 2002.

MY COMMISSION EXPIRES:


NOTARY PUBLIC

Instrument prepared by:
CHALICE E. TUCKER
SHAPIRO & TUCKER, L.L.P.
2107 5th Avenue North Suite 500
Birmingham, Alabama 35203
02-1288L

GRANTEE'S ADDRESS
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