

SEND TAX NOTICE TO:
HomeComings Financial Network
9275 Sky Park Ct., Ste 300
San Diego, CA 92123
(#0412556532/0001)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 19th day of April, 2001, Mike Henson and Shirley A. Henson, married, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Homecomings Financial Network, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 2001-16615, and

WHEREAS, in and by said mortgage, the Mortgagee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) 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 thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Mortgage Electronic Registration Systems, Inc. solely as nominee for HomeComings Financial Network, Inc. did declare all of the indebtedness secured by said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County

Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of January 29, 2003, February 5, 2003, and February 12, 2003; and

WHEREAS, on February 18, 2003, 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 conducted, and Mortgage Electronic Registration Systems, Inc. solely as nominee for HomeComings Financial Network, Inc. did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Michael Corvin was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Mortgage Electronic Registration Systems, Inc. solely as nominee for HomeComings Financial Network, Inc.; and

WHEREAS, Bank One, National Association, as Trustee was the highest bidder and best bidder in the amount of One Hundred Fifty Thousand Six Hundred Fifty-Seven and 00/100 Dollars (\$150,657.00) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc. solely as nominee for HomeComings Financial Network, Inc., by and through Michael Corvin as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Bank One, National Association, as Trustee all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

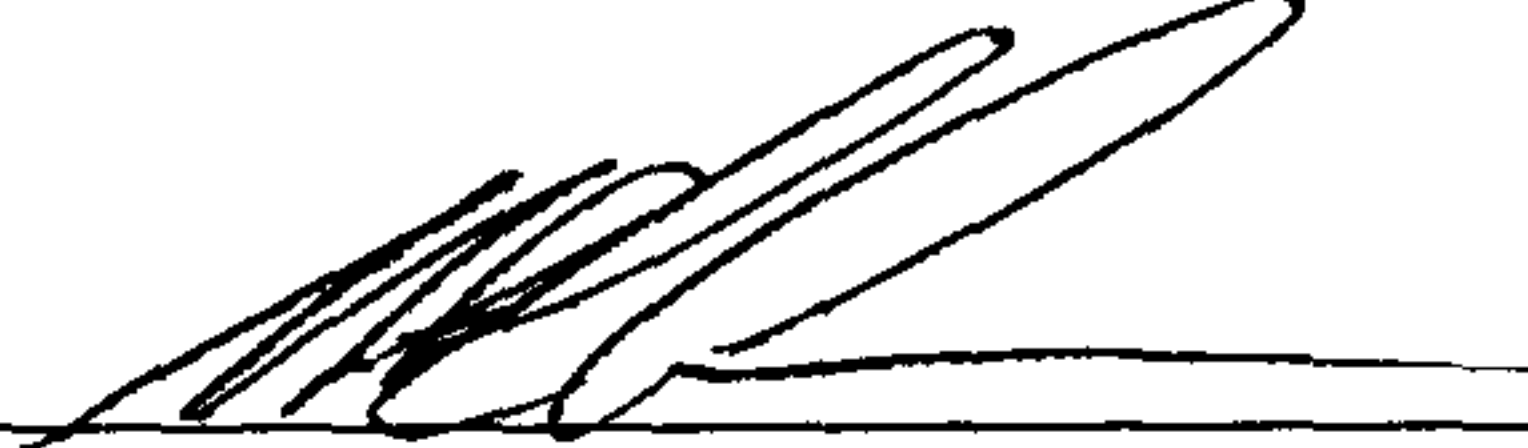
Lot 19, according to the Survey of Apache Ridge, 1st sector, as recorded in map book 12, page 29, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Bank One, National Association, as Trustee, its successors/heirs and assigns forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. solely as nominee for HomeComings Financial Network, Inc., has caused this instrument to be executed by and through Michael

Corvin, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Michael
Corvin, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on
this 18th day of February, 2003.

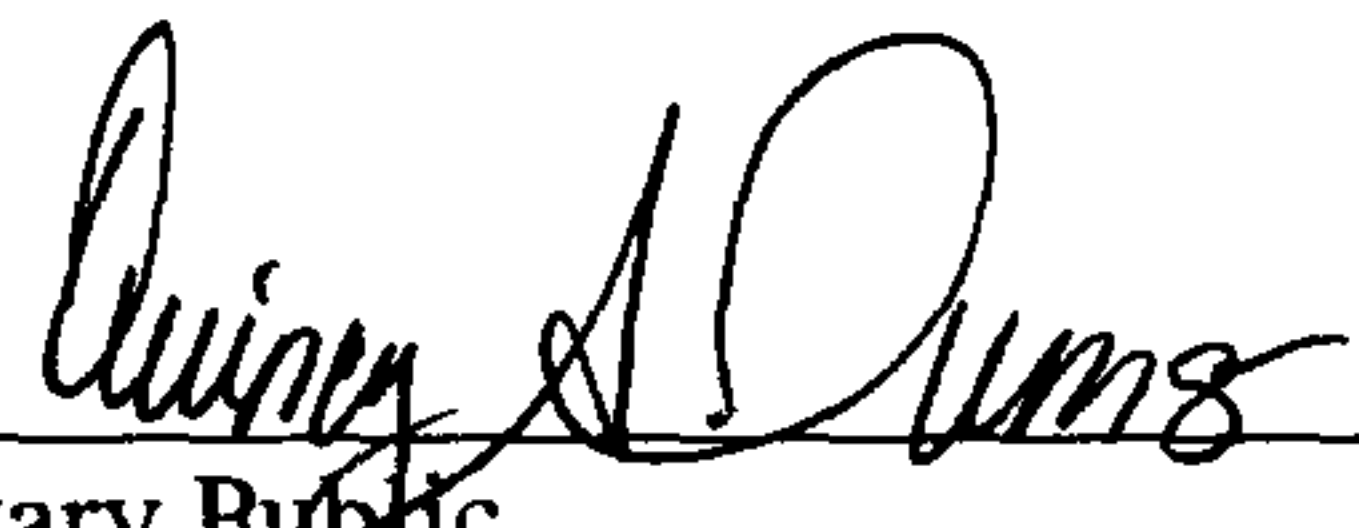
Mortgage Electronic Registration Systems, Inc. solely as nominee for HomeComings
Financial Network, Inc.

By: 
Michael Corvin, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael
Corvin, whose name as auctioneer and attorney-in-fact for Mortgage Electronic Registration Systems, Inc.
solely as nominee for HomeComings Financial Network, Inc., is signed to the foregoing conveyance, and
who is known to me, acknowledged before me on this date, that being informed of the contents of the
conveyance, he/she, as such auctioneer and attorney-in-fact and with full authority, executed the same
voluntarily on the day the same bears date for and as the act of said Mortgagee.

Given under my hand and official seal on this 18th day of February, 2003.


Notary Public
My Commission Expires: 3/3/2003

This instrument prepared by:
Jerry E. Held
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727