

SEND TAX NOTICE TO:  
Countrywide Home Loans  
6400 Legacy Drive  
Mail Stop PT-B-35  
Plano, TX 75024  
(#3824993)

STATE OF ALABAMA )

COUNTY OF SHELBY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 14th day of March, 2001, Joy D. Garner, an unmarried woman, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for America's Wholesale, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Book 2001 Page 11039, 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., acting solely as nominee for Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender 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 February 12, 2003, February 19, 2003, and February 26, 2003; and

WHEREAS, on March 19, 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., acting solely as nominee for Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender 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, Joe Fant was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender; and

WHEREAS, Federal National Mortgage Association was the highest bidder and best bidder in the amount of One Hundred Six Thousand Nine Hundred Eighty-Eight and 31/100 Dollars (\$106,988.31) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender, by and through Joe Fant as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Federal National Mortgage Association all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

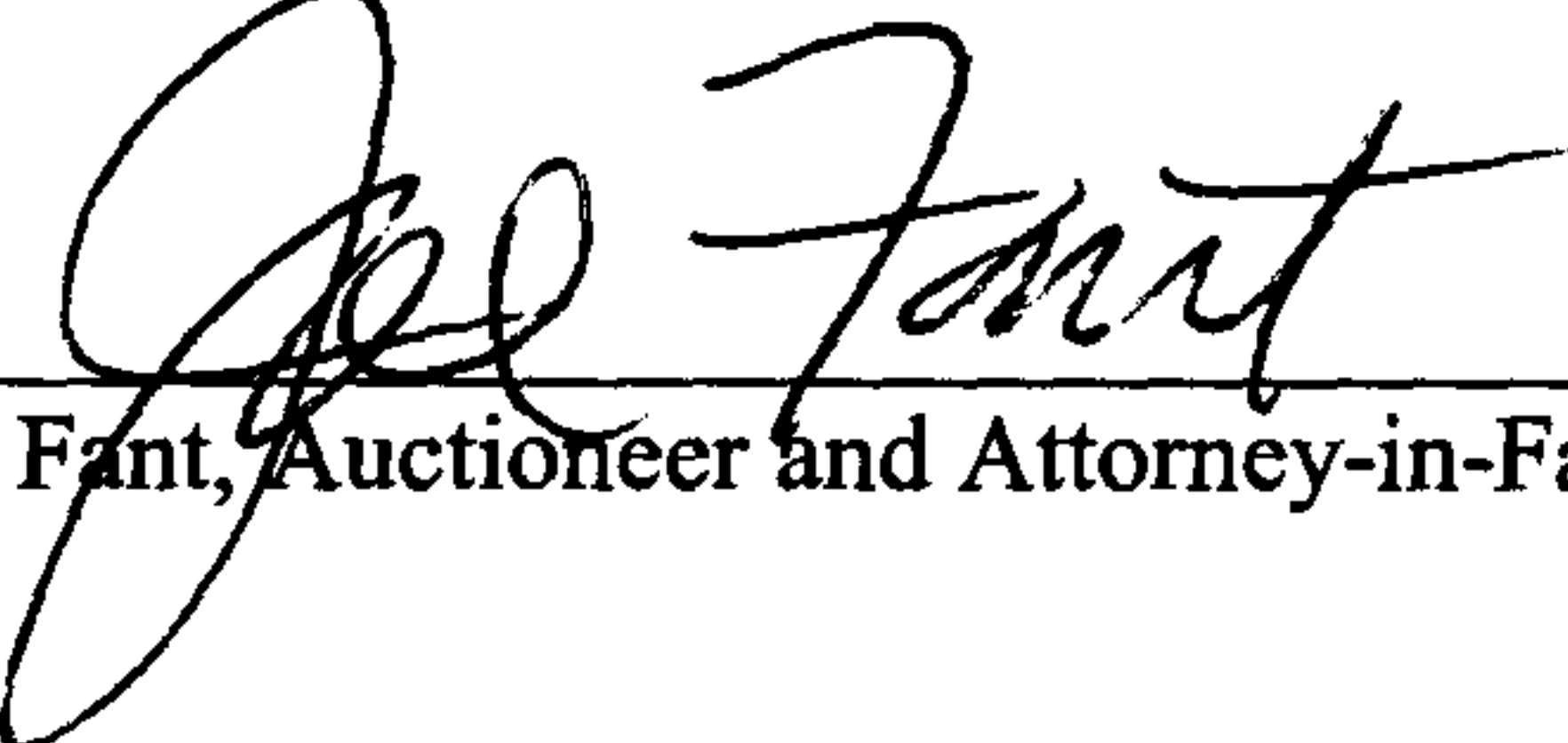
Lot 8, in Block 6, according to the survey of Oak Mountain Estates, Fifth Sector, as recorded in Map Book 6, Page 124, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Federal National Mortgage Association, 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., acting solely as nominee for Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender, has caused this instrument to be

executed by and through Joe Fant, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Joe Fant, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this 19<sup>th</sup> day of March, 2003.

Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender

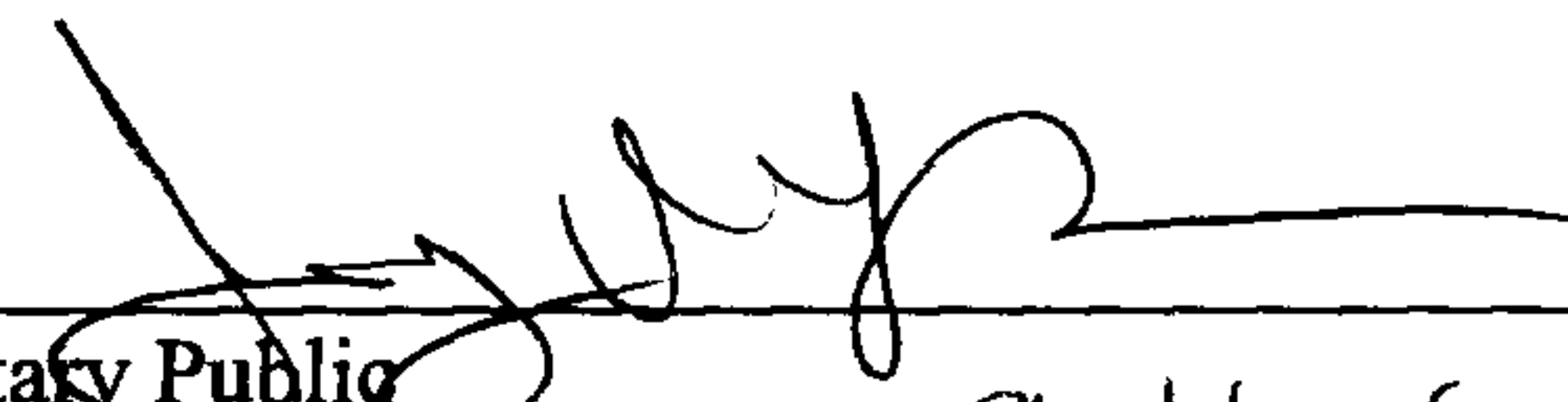
By:   
Joe Fant, Auctioneer and Attorney-in-Fact

20030331000191260 Pg 3/3 21.00  
Shelby Cnty Judge of Probate, AL  
03/31/2003 15:53:00 FILED/CERTIFIED

STATE OF ALABAMA           )  
COUNTY OF SHELBY        )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Joe Fant, whose name as auctioneer and attorney-in-fact for Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender, 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 19<sup>th</sup> day of March, 2003.

  
Notary Public  
My Commission Expires: 9-11-06

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