

SEND TAX NOTICE TO:
Michael W. Tilford and Karen D. Tilford
2556 Magnolia Place
Birmingham, AL 35242

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 28th day of June, 2002, Mark Guyther, and Mandy Guyther, husband and wife, executed that certain mortgage on real property hereinafter described to America's Wholesale Lender, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 2002070200030866, 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 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 March 26, 2003, April 2, 2003, and April 9, 2003; and

WHEREAS, on May 6, 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 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, Michael Corvin was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender; and

WHEREAS, Michael W. Tilford and Karen D. Tilford, was the highest bidder and best bidder in the amount of Two Hundred Thirty-Two Thousand Nine Hundred Eighty-Three and 00/100 Dollars (\$232,983.00) on the indebtedness secured by said mortgage, the said Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender, by and through Michael Corvin, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby remise, release, quit claim and convey unto Michael W. Tilford and Karen D. Tilford, as joint tenants with right of survivorship all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lots 34, according to the survey of the Magnolias at Brook Highland, an Eddleman Community, a map or plat of which is recorded in Map Book 13, at Page 102 A and B, in the Probate Office of Shelby County, Alabama.


ALL CONSIDERATION PAID FROM A MORTGAGE LOAN

The property is being conveyed herein on an "as is, where is" basis subject to any easements, encumbrances, and exceptions reflected in the mortgage and those contained in the records of the Office of the Judge of Probate of the county where the above described property is situated; and furthermore, this property is being conveyed without warranty or recourse, express or implied, as to title, use and/or enjoyment and will be subject to the right of redemption of all parties entitled thereto; and by accepting this deed, Grantee releases any and all claims whatsoever against the law firm representing the Grantor hereunder and the auctioneer conducting said foreclosure sale; and furthermore, this conveyance is subject to being declared null and void in the event that the owner or a party claiming through the owner has filed a bankruptcy prior to the date of this foreclosure sale.

TO HAVE AND TO HOLD the above described property unto Michael W. Tilford and Karen D. Tilford, as joint tenants with right of survivorship; 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, Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender, 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 6th day of May, 2003.

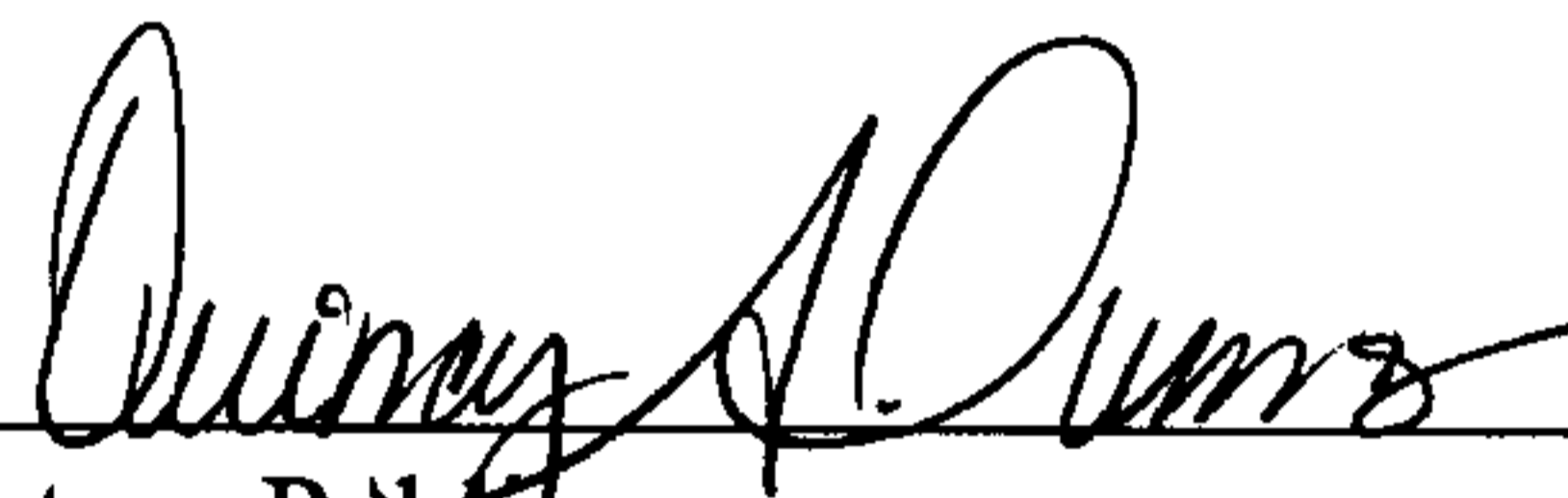
Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender

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 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 6th day of May, 2003.


Notary Public
My Commission Expires: **MY COMMISSION EXPIRES MARCH 3, 2007**

This instrument prepared by:
Erin East
SIROTE & PERMUTT, P.C.
P. O. Box 55727
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