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MSP FILE NO.: 324.0304204AL/TLL
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STATE OF ALABAMA
COUNTY OF SHELBY


20030613000371850 Pg 1/2 15.00
Shelby Cnty Judge of Probate, AL
06/13/2003 10:10:00 FILED/CERTIFIED

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on September 21, 2001, **Gary Franklin and Adrienne Franklin, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc.**, which said mortgage is recorded in Real Property Book 2001, Page 43105, in the Office of the Judge of Probate of Shelby County, Alabama. Which said Mortgage was last sold, assigned and transferred to U.S. Bank National Association, as Trustee for CSFB Mortgage Pass-Through Certificates, Series 2002-HE4; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and U.S. Bank National Association, as Trustee for CSFB Mortgage Pass-Through Certificates, Series 2002-HE4 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 4/9, 4/16, 4/23/2003; and

WHEREAS, on May 1, 2003, 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 U.S. Bank National Association, as Trustee for CSFB Mortgage Pass-Through Certificates, Series 2002-HE4 in the amount of **ONE HUNDRED SIXTY-SEVEN THOUSAND FOUR HUNDRED AND 00/100 DOLLARS (\$ 167,400.00)**; 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 U.S. Bank National Association, as Trustee for CSFB Mortgage Pass-Through Certificates, Series 2002-HE4; and

WHEREAS, James H. 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 ONE HUNDRED SIXTY-SEVEN THOUSAND FOUR HUNDRED AND 00/100 DOLLARS (\$ 167,400.00), 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 U.S. Bank National

Association, as Trustee for CSFB Mortgage Pass-Through Certificates, Series 2002-HE4, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

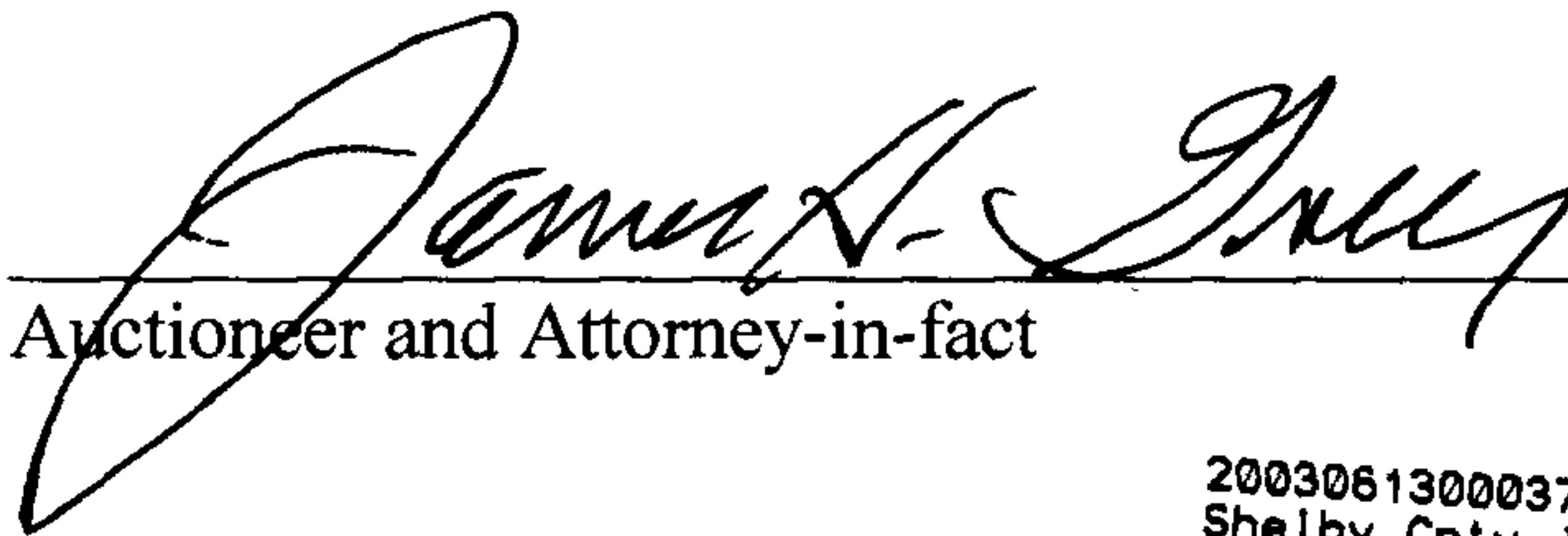
Lot 133, According to the survey of Lake Forest, First Sector, as recorded in Map Book 24, Page 62, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto U.S. Bank National Association, as Trustee for CSFB Mortgage Pass-Through Certificates, Series 2002-HE4, 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, Gary Franklin and Adrienne Franklin and U.S. Bank National Association, as Trustee for CSFB Mortgage Pass-Through Certificates, Series 2002-HE4 have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 1st day of May, 2003.

BY:

AS: Auctioneer and Attorney-in-fact

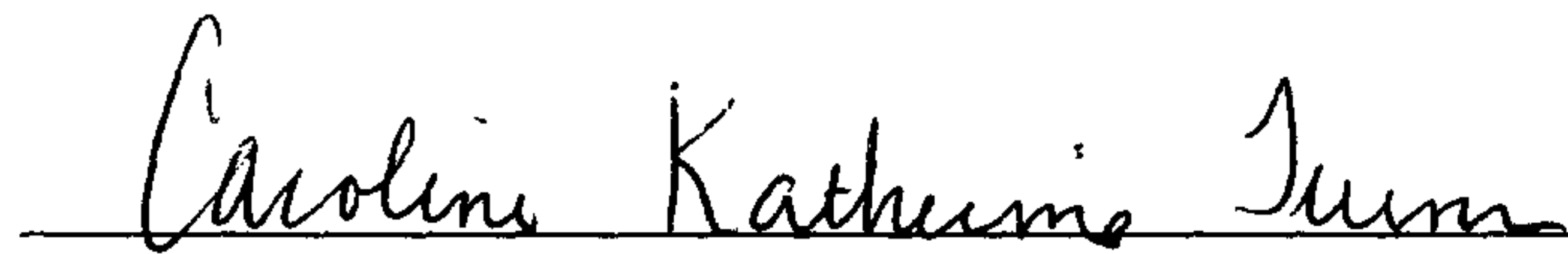


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I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that James H. Greer, Esq., whose name as attorney-in-fact and auctioneer for Gary Franklin and Adrienne Franklin and U.S. Bank National Association, as Trustee for CSFB Mortgage Pass-Through Certificates, Series 2002-HE4, 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 1st day of May, 2003.



NOTARY PUBLIC

My Commission Expires: 8/9/03