

FORECLOSURE DEED

STATE OF ALABAMA)

Shelby COUNTY)

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, on to-wit: July 29, 1998, Rebecca Isbell, an unmarried woman and Anthony Howard, an unmarried man Mortgagors, executed a certain mortgage ("Mortgage") to Bank of America, FSB, said Mortgage being recorded August 3, 1998, Instrument Number 1998-29553 in the Office of the Judge of Probate of Shelby County, Alabama, said mortgage being transferred and assigned to GreenPoint Credit Corporation, said assignment being recorded November 1, 2000, Book 2000, Page 37901, said assignment being recorded in the Office of the Judge of Probate of Shelby County, Alabama;

WHEREAS, default was made in the payment of the indebtedness secured by said Mortgage, and GreenPoint Credit Corporation, as Assignee of Bank of America, FSB, as holder, 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 U.S. Mail and by publication in the Shelby County Reporter, a newspaper published in Shelby County, Alabama, in its issues of September 24, 2003, October 1, 2003, and October 8, 2003;

WHEREAS, on October 17, 2003, 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 GreenPoint Credit Corporation, as Assignee of Bank of America, FSB, as holder, did offer for sale and sell at public outcry, in front of the Courthouse door, Shelby County, Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the Mortgage was the bid of GreenPoint Credit Corporation, in the amount of Fifty Six Thousand Four Hundred Forty Nine Dollars and 17/100 (\$56449.17), which sum was offered to be credited on the indebtedness secured by the Mortgage, and said property was thereupon sold to GreenPoint Credit Corporation, as purchaser; and

WHEREAS, Paul K. Lavelle conducted said sale on behalf of GreenPoint Credit Corporation, as Assignee of Bank of America, FSB, as holder; and

WHEREAS, the terms of the Mortgage expressly authorized the 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 payment of Fifty Six Thousand Four Hundred Forty Nine Dollars and 17/100 (\$56449.17),

Rebecca Isbell, an unmarried woman and Anthony Howard, an unmarried man, Mortgagors, by and through GreenPoint Credit Corporation, as Assignee of Bank of America, FSB, as holder, do grant, bargain, sell and convey unto GreenPoint Credit Corporation, the following described real property situated in Shelby County, Alabama to-wit:

See Exhibit "A"

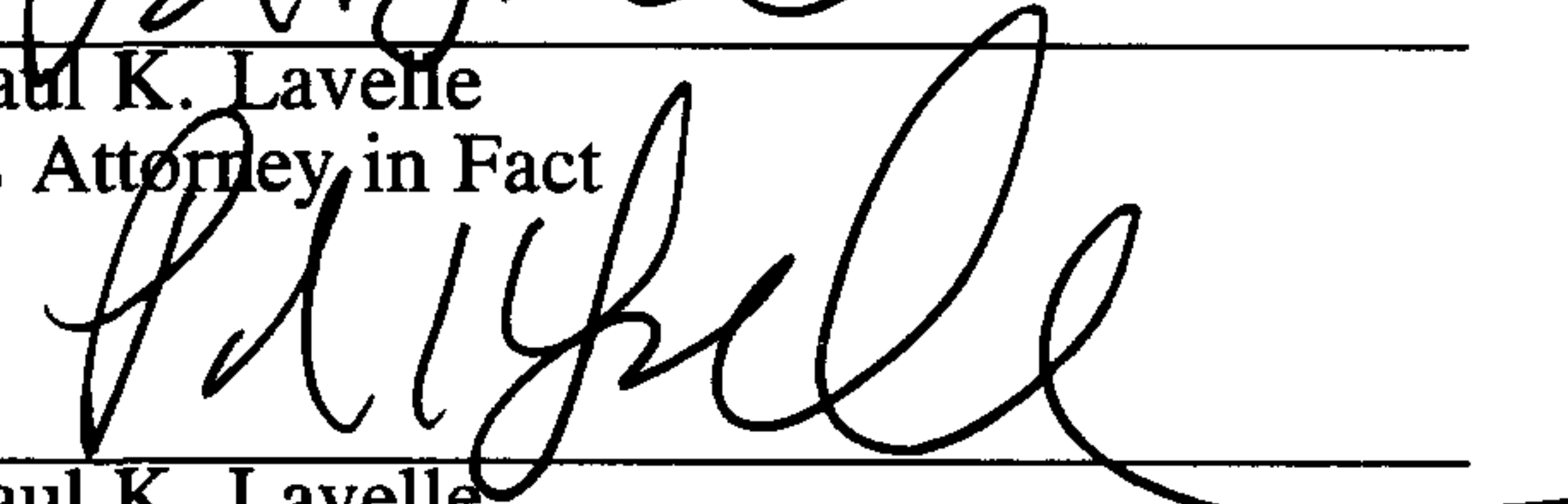
TO HAVE AND TO HOLD, the above described property unto GreenPoint Credit Corporation, their heirs and legal representatives; subject however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

IN WITNESS WHEREOF, GreenPoint Credit Corporation, as Assignee of Bank of America, FSB, as holder, has caused this instrument to be executed by and through Paul K. Lavelle, as auctioneer conducting said sale for said Mortgagee, and said Paul K. Lavelle, has hereto set his hand and seal on this 17 day of October, 2003.

By: Rebecca Isbell, an unmarried woman and
Anthony Howard, an unmarried man

By: GreenPoint Credit Corporation

BY: 
Paul K. Lavelle
as Attorney in Fact

BY: 
Paul K. Lavelle
as Auctioneer

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Paul K. Lavelle whose name as auctioneer and attorney in-fact for the 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 this conveyance, he in his capacity as such auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 17 day of October, 2003.

[NOTARIAL SEAL]

Brenda A. Preston
Notary Public

My Commission Expires: 1-19-04

This instrument prepared by:

Paul K. Lavelle
Yearout, Spina & Lavelle, P.C.
Suite 450, 1500 Urban Center Drive
Birmingham, Alabama 35242
Telephone: (205) 298-1800
Attorneys for Mortgagee
53311910

EXHIBIT "A"

A part of the SW ¼ of NE ¼ of section 11, Township 18 South, Range 1 East and more particularly described as follows:

Commence at the NW corner of SW ¼ of NE ¼ of section 11, Township 18 South, Range 1 East; thence south along the west line of said ¼ ¼ section 605.00 feet; thence 90°00' to the left 30.40 feet to the point of beginning. Point being on the East right of way line of County Highway #50; thence continue along the last named course 544.76 feet; thence 90°00' to the left 199.85 feet; thence 96°56'21" to the left 550.31 feet to the East right of way line of County Highway #50; thence 83°42'54" to the left along said right of way line 133.38 feet to the point of beginning.

Situated in Shelby County, Alabama.

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|--|--------|-----------|---------|-------|--------------------|
| INCLUDING the following Manufactured Home: | (make) | SUMMIT | (model) | 28X60 | (size) |
| HORTON HOMES | | | | | (serial number(s)) |
| 1998 (Year) | | H152252GL | | | |