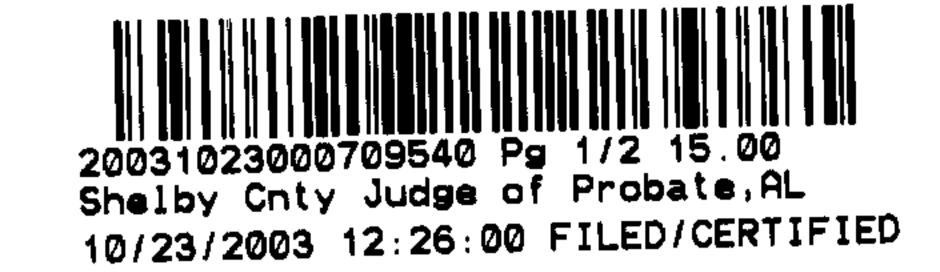
PREPARED BY: DAVID VANBUSKIRK

MORRIS, SCHNEIDER & PRIOR, L.L.C.

3300 N.E. Expressway, Building 8

Atlanta, GA 30341

(770) 234-9181



STATE OF ALABAMA COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on December 10, 1999, Dennis D. Morgan, an unmarried man, Party of the First Part, executed a certain mortgage to HomeSense Financial Corp. of Alabama, which said mortgage is recorded in Instrument No. 1999-52323, in the Office of the Judge of Probate of Shelby County, Alabama. Which said Mortgage was last sold, assigned and transferred to Bank One, National Association, As Trustee; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Bank One, National Association, As Trustee 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 9/17, 9/24 & 10/01/03; and

WHEREAS, on October 16, 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 Bank One, National Association, As Trustee in the amount of FOUR HUNDRED THREE THOUSAND NINETY-FOUR AND 52/100 DOLLARS (\$403,094.52); 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 Bank One, National Association, As Trustee; 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 FOUR HUNDRED THREE THOUSAND NINETY-FOUR AND 52/100 DOLLARS (\$ 403,094.52), 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 Bank One, National Association, As Trustee, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 1188, according to the survey of Brook Highland, 11th Sector, Phase 2, an Eddleman Community, as recorded in Map Book 22, Page 36 A & B, in the Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Bank One, National Association, As Trustee, 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, Dennis D. Morgan, an unmarried man and Bank One, National Association, As Trustee have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 16th day of October 2003.

20031023000709540 Pg 2/2 15.00 Shelby Cnty Judge of Probate, AL 10/23/2003 12:26:00 FILED/CERTIFIED

BY:

AS:

Auctioneer and Attorney-in-fact

STATE OF ALABAMA COUNTY OF SHELBY

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 Dennis D. Morgan, an unmarried man and Bank One, National Association, As Trustee, 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 16th day of October 2003.

NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Oct 23, 2004 BONDED THRU NOTARY PUBLIC UNDERWRITERS

Grantee Name / Send tax notice to:

Homecomings/Fidelity National Foreclosure & Bankruptcy

ATTN: Vivian Angulo

Suite 200, 1270 Northland Drive Mendota Height, MN 55120