

UNITED STATES BANKRUPTCY COURT
For the Northern District of Alabama
Southern Division

RE: Eundra Major Ray

CASE NUMBER: 03-04760-TBB-13

I, RICHARD K. MAUK, ACTING CLERK of Bankruptcy Court in and for said District, do hereby certify that the attached copy of the Consent Judgment in the case of Eundra Major Ray debtor, Case No. 03-04760-TBB-13 has been compared with the original thereof and that it is a complete and correct copy of such original as it appears of record and on file in my office.

In testimony whereof I have hereunto set my hand at Birmingham, Alabama in said District, this 4th day of December, 2003.

RICHARD K. MAUK
Acting Clerk of Bankruptcy Court

By: Wanda L. Jordan
Deputy Clerk

[Seal of the U.S. Bankruptcy Court]
Date of issuance: 4 December 2003

UNITED STATES BANKRUPTCY COURT
Northern District of Alabama, Southern Division

ENTERED

AUG 18 2003

Clerk, U.S. Bankruptcy Court
Northern District of Alabama

IN RE:
EUNDRA MAJOR RAY
DEBTOR

CASE NO:

03-04760-TBB-13

EUNDRA MAJOR RAY
PLAINTIFF,
VERSUS

ADVERSARY PROCEEDING
NO.

MORTGAGE ELETRONIC
REGISTRATION SYSTEMS,
INC., SOLEY AS NOMINEE
FOR FIRSTAR BANK, N.A.,
N/K/A U.S. BANK, N.A.,
DEFENDANT

03-00186-TBB

CONSENT JUDGMENT

The above captioned adversary proceeding was commenced on or about JUNE 30, 2003, seeking to set aside a pre-petition foreclosure sale under Section 105(a), title 11, United States Code. Prior to any further proceedings in this Adversary Proceeding, the parties announced that a settlement had been reached and contemporaneously presented the judgment by consent prepared, agreed unto, and approved by the parties to the Adversary Proceeding. The Debtor's plan proposes to cure the arrearage and maintain payments direct. The Creditor agrees that this appears to be in the best interests of the parties.

Upon a review of the approved consent judgment proposed unto this Court, the record, the main case, the Plaintiff-Debtor's husband's Chapter 13 case, *In re Luther Ray*, 00-01007-BGC-13, and the law governing compromise and settlement, this Court finds that the consent judgment requested is due to be approved and entered.

Accordingly, for the foregoing reasons and for good cause found,

IT IS ORDERED, ADJUDGED, AND DECREED that a Consent Judgment in favor of the Plaintiff-Debtor, EUNDRA MAJOR RAY, and against the Defendant-Creditor, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLEY AS NOMINEE FOR FIRSTAR BANK, N.A., N/K/A U.S. BANK, N.A., be and is hereby **AWARDED and DECLARED**. The foreclosure sale of May 27, 2003 is set aside.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that the parties, their successors and/or assigns, to the mortgage and mortgage loan contracts, entered into between the parties on the 2nd day of November, 2001, recorded at Instrument No.: 2001-51466, and subsequently transferred and assigned at Instrument No.: 200323900 unto the Defendant-Creditor, shall and do revert and return the their previous positions and conditions in accordance with and under the terms and conditions of the mortgage and mortgage loan documents as if no foreclosure had occurred. In accordance with 28 U.S.C. § 1334(e), that a copy of this Consent Judgment shall be filed with the Office of the Probate Judge for the County of Shelby, State of Alabama to effectuate the terms and conditions of this Consent Judgment with respect to the realty described as follows:

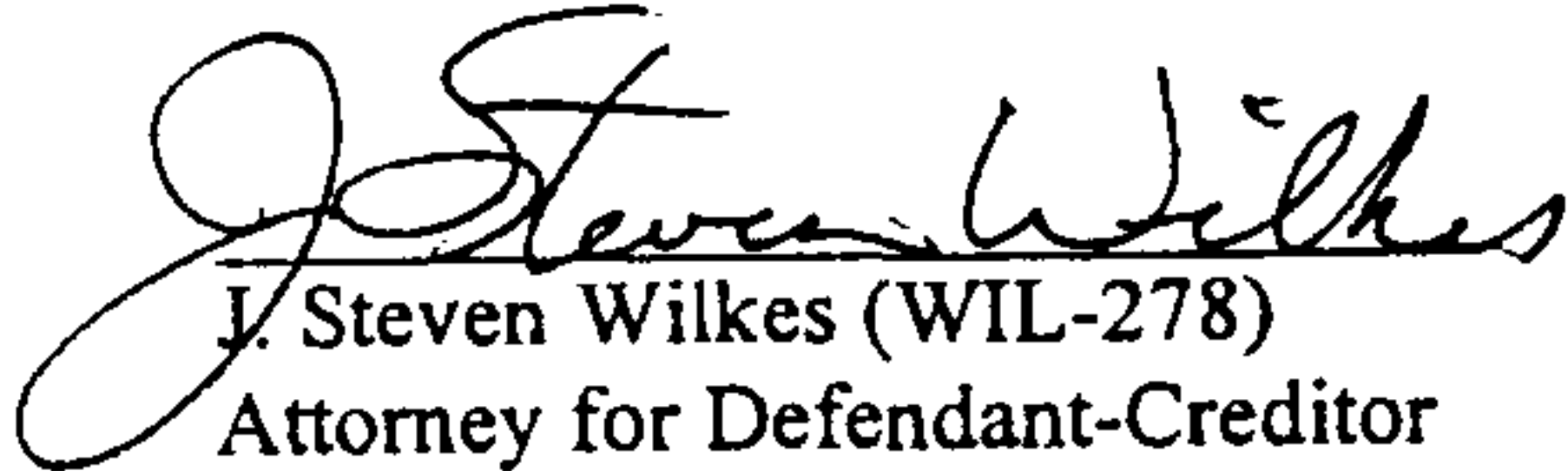
Lot 9, Block 1, according to the Survey of Willow Glen, as recorded in Map
Book 7, Page 101, in the Probate Office of Shelby County, Alabama.

DONE this the 18th day of August, 2003.


THOMAS B. BENNETT
UNITED STATES BANKRUPTCY JUDGE

AGREED AND APPROVED:

DATE: this the 13 day of August, 2003



J. Steven Wilkes (WIL-278)

Attorney for Defendant-Creditor

Mortgage Electronic Registration Systems, Inc., Solely
as Nominee for Firstar Bank, NA, n/k/a U.S. Bank, N.A.

SIROTE & PERMUTT, P.C.

P. O. Box 55887

Birmingham, AL 35255-5887

205/930-5257 / fax 205-930-5101

swilkes@sirate.com

DATE: this the 13th day of August, 2003.



Michael J. Antonio, Jr., Esq

Attorney for the Plaintiff-Debtor

Eundra Major Ray

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Birmingham, AL 35234