

SEND TAX NOTICE TO:
Countrywide Home Loans
7105 Corporate Drive, Mail Stop PTX-C-35
Plano, TX 75024
(#0002755706MN35)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 22nd day of February, 2002, Douglas J. Young, and Rena B. Young, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. solely as nominee for America's Wholesale Lender, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 2002-09987, and

WHEREAS, in and by said mortgage, the 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 or any person conducting said sale for the was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the 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 Mortgage Electronic Registration Systems, Inc. acting solely as nominee for 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 November 12, 2003, November 19, 2003, and November 26, 2003; and

WHEREAS, on December 9, 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 Mortgage Electronic Registration Systems, Inc. acting solely as nominee for 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 Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender; and

WHEREAS, Federal Home Loan Mortgage Corporation was the highest bidder and best bidder in the amount of One Hundred Eight Thousand Twenty Seven and 14/100 Dollars (\$108,027.14) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc. acting solely as nominee for 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 , does hereby grant, bargain, sell and convey unto Federal Home Loan Mortgage Corporation all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

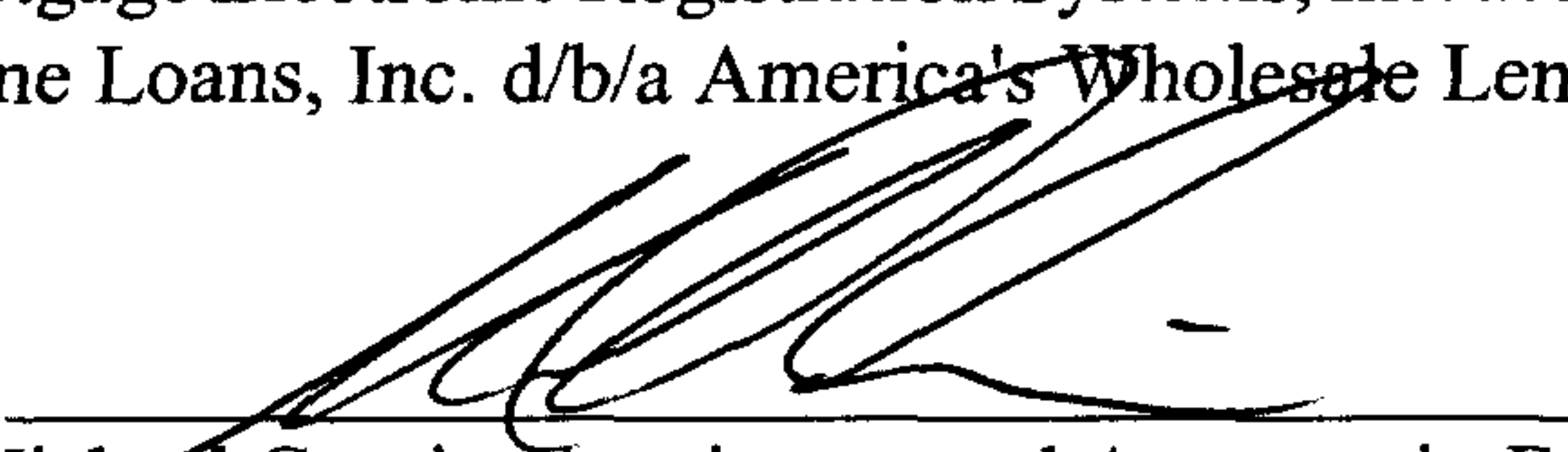
Lot 26, according to the Survey of Park Forest Subdivision, First Sector, as recorded in Map Book 7, Page 155, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

TO HAVE AND TO HOLD the above described property unto Federal Home Loan Mortgage Corporation, its successors/heirs and assigns forever; 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, Mortgage Electronic Registration Systems, Inc. acting solely as nominee for 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 9th day of December, 2003.

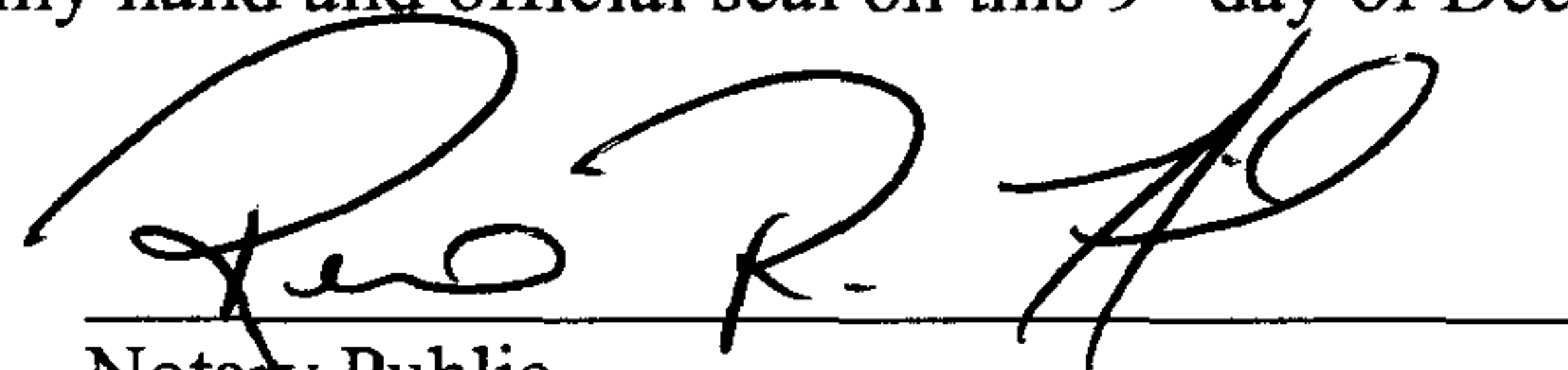
Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender

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 Mortgage Electronic Registration Systems, Inc. acting solely as nominee 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 .

Given under my hand and official seal on this 9th day of December, 2003.



Notary Public

My Commission Expires: **MY COMMISSION EXPIRES JUNE 13, 2007**

This instrument prepared by:
Ginny Rutledge
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727