

SEND TAX NOTICE TO:
HomeComings Financial Network
9275 Sky Park Court, Suite 300
San Diego, CA 92123
(#0411992704)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 19th day of June, 2000, Judson L. Skelton and Hena Diaz Skelton, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., as nominee for Homecomings Financial Network, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument #2000-22164, and

WHEREAS, in and by said mortgage, the Mortgagee 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 Mortgagee or any person conducting said sale for the Mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Mortgagee 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., as nominee for Homecomings Financial Network, Inc. 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 February 11, 2004, February 18, 2004, and February 25, 2004; and

WHEREAS, on March 9, 2004, 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., as nominee for Homecomings Financial Network, Inc. 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., as nominee for Homecomings Financial Network, Inc.; and

WHEREAS, Bank One, National Association, as Trustee was the highest bidder and best bidder in the amount of One Hundred Sixteen Thousand Four Hundred Fifty Dollars and 00/100 Dollars (\$116,450.00) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc., as nominee for Homecomings Financial Network, Inc., by and through Michael Corvin as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, does hereby grant, bargain, sell and convey unto Bank One, National Association, as Trustee all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

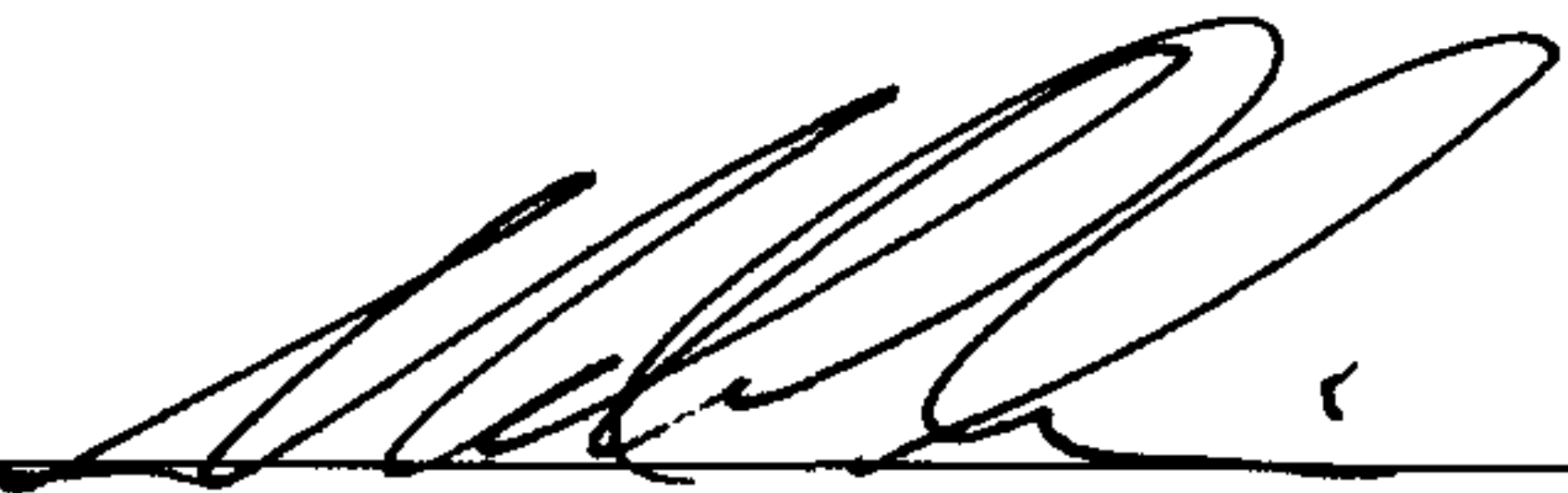
Lot 19-A according to a Resurvey of Lots 15, 16, 17, 18, 19, and 20, Chase Plantation 3rd Sector, as recorded in Map Book 9, Page 118, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Bank One, National Association, as Trustee, 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., as nominee for Homecomings Financial Network, Inc., 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 March, 2004.

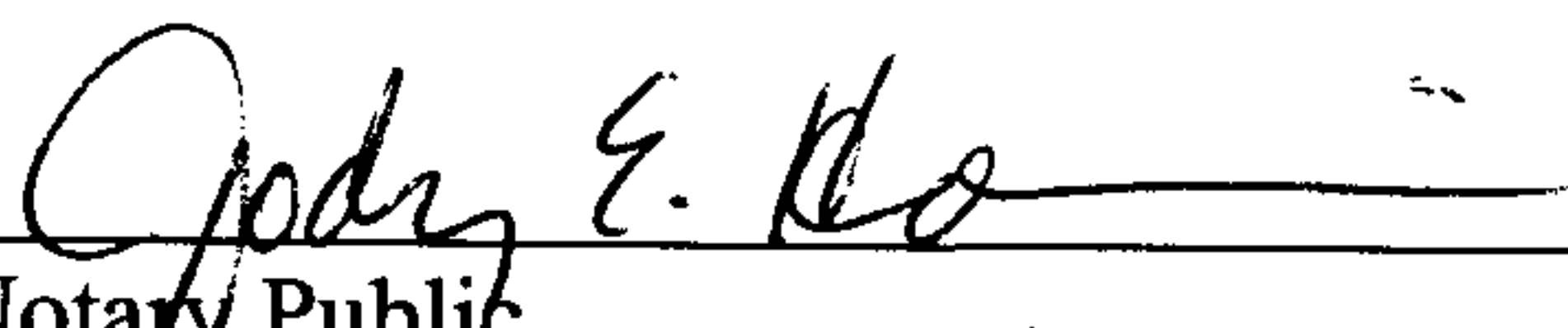
Mortgage Electronic Registration Systems, Inc., as nominee for Homecomings Financial Network, Inc.

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., as nominee for Homecomings Financial Network, Inc., 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 Mortgagee.

Given under my hand and official seal on this 9th day of March, 2004.


Notary Public
My Commission Expires: MY COMMISSION EXPIRES AUGUST 9, 2005

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