

THIS INSTRUMENT WAS PREPARED BY:

Scott J. Humphrey, Esq.
3829 Lorna Road, Suite 312
Hoover, Alabama 35244

SEND TAX NOTICES TO:

The Chase Manhattan Bank, as Trustee
c/o Fairbanks Capital Corp.
Post Office Box 65250
Salt Lake City, Utah 84165-0250

STATE OF ALABAMA)
SHELBY COUNTY)


20040427000216640 Pg 1/3 95.50
Shelby Cnty Judge of Probate, AL
04/27/2004 10:51:00 FILED/CERTIFIED

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on August 28, 2000, Kristina L. Kurtts, an unmarried person, executed a certain mortgage on the property hereinafter described to American Fidelity, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 2000-33409, and which was subsequently transferred and assigned to New Century Mortgage Corporation by instrument recorded as Instrument No. 2002-27430, aforesaid records; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said New Century Mortgage Corporation did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage by publication in The Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of March 10, March 17, and March 24, 2004; and

WHEREAS, on March 31, 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 and properly conducted, and New Century Mortgage Corporation did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott J. Humphrey was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said New Century Mortgage Corporation; and

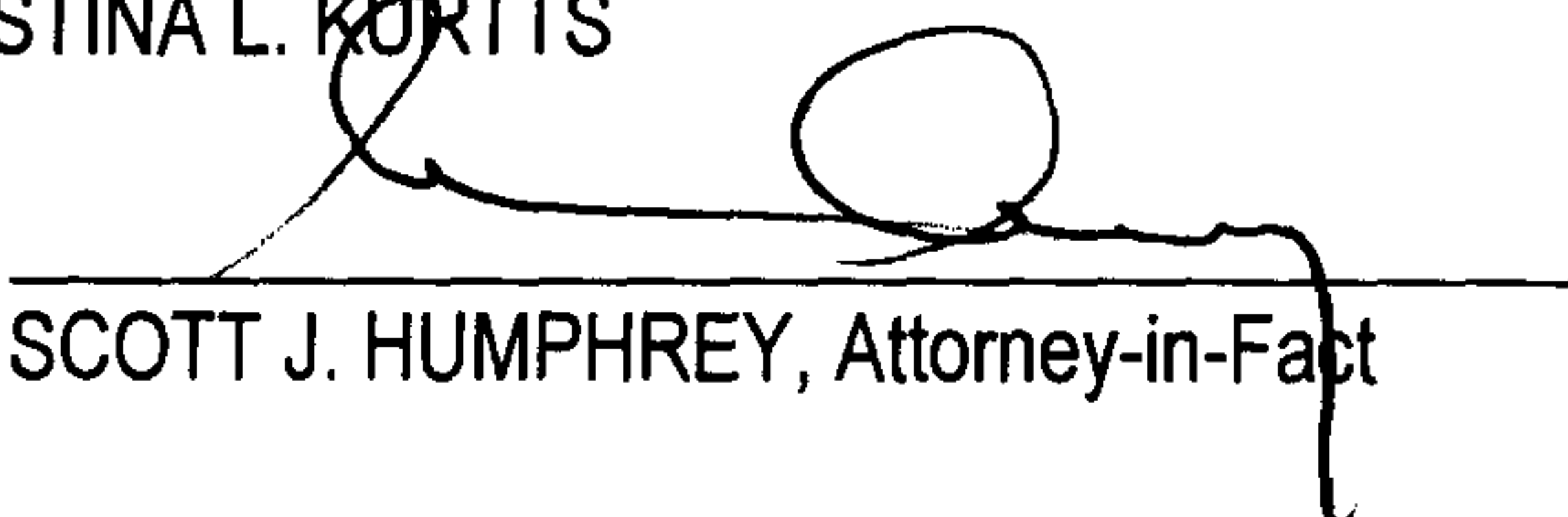
WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of The Chase Manhattan Bank, as Trustee of CSFB Trust Series 2001-HS27, in the amount of Seventy-eight Thousand One Hundred Seventy-nine and No/100 Dollars (\$78,179.00), which sum of money New Century Mortgage Corporation offered to credit on the indebtedness secured by said mortgage, and the said New Century Mortgage Corporation, by and through Scott J. Humphrey, as Auctioneer conducting said sale and as Attorney-in-Fact for New Century Mortgage Corporation, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said The Chase Manhattan Bank, as Trustee of CSFB Trust Series 2001-HS27, the following described property situated in Shelby County, Alabama, to-wit:

Lot 31, according to the Survey of Woodland Hills, First Phase, Fifth Sector, as recorded in Map Book 7, Page 152, in the Office of the Judge of Probate of Shelby County, Alabama.

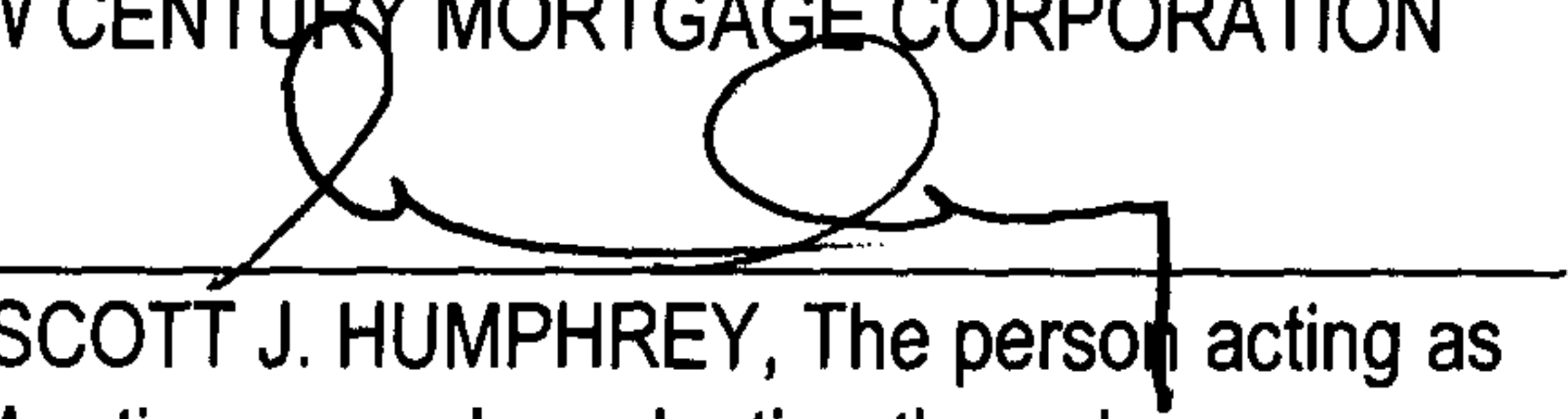
TO HAVE AND TO HOLD the above described property to The Chase Manhattan Bank, as Trustee of CSFB Trust Series 2001-HS27, and its successors and assigns; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

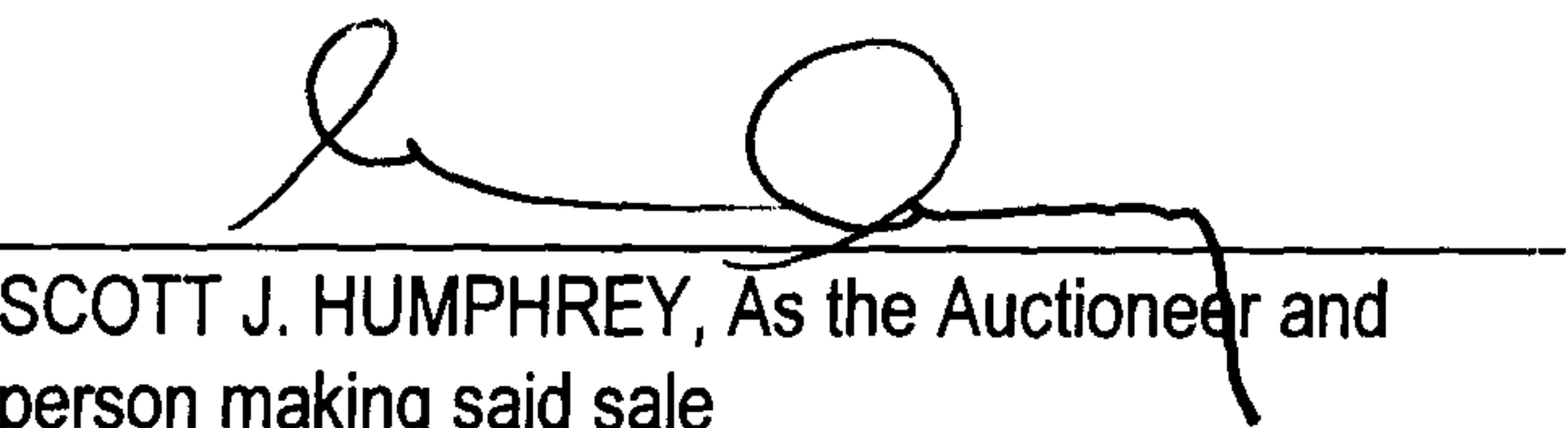
IN WITNESS WHEREOF, Kristina L. Kurtts and New Century Mortgage Corporation have caused this instrument to be executed by and through Scott J. Humphrey, as Auctioneer conducting said sale, and as their Attorney-in-Fact, and Scott J. Humphrey, as Auctioneer conducting said sale, has hereto set his hand and seal on this the 31st day of March, 2004.

KRISTINA L. KURTTS

By: 
SCOTT J. HUMPHREY, Attorney-in-Fact

NEW CENTURY MORTGAGE CORPORATION

By: 
SCOTT J. HUMPHREY, The person acting as
Auctioneer and conducting the sale
as its Attorney-in-Fact

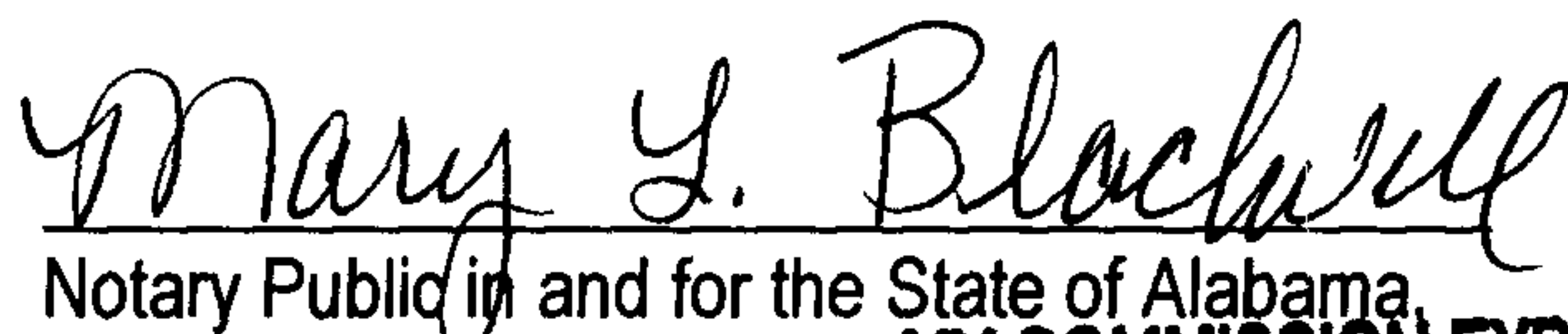

SCOTT J. HUMPHREY, As the Auctioneer and
person making said sale

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

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Shelby Cnty Judge of Probate, AL
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I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as Attorney-in-Fact for Kristina L. Kurtts; whose name as Attorney-in-Fact and agent for New Century Mortgage Corporation; and whose name as Auctioneer and person making said sale, 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, in his capacity as such Attorney-in-Fact and agent, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 31st day of March, 2004.


Notary Public in and for the State of Alabama
at Large
My Commission Expires: **MY COMMISSION EXPIRES**
10/26/2006