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MSP FILE NO.: 382.0408163AL/CMO
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STATE OF ALABAMA
COUNTY OF SHELBY


20040716000396560 Pg 1/2 15.00
Shelby Cnty Judge of Probate, AL
07/16/2004 15:47:00 FILED/CERTIFIED

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on October 3, 2002, **Patricia Johnson, a single woman joined by, Theresa Pharo, a single woman, Party of the First Part**, executed a certain mortgage to **MERS is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this security instrument. Lender is Homecomings Financial Network, Inc.**, which said mortgage is recorded in Instrument No. 20021018000512730, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Mortgage Electronic Registration Systems, Inc 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 6/9, 6/16 & 6/23/04; and

WHEREAS, on July 1, 2004, 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 Mortgage Electronic Registration Systems, Inc in the amount of **ONE HUNDRED SIXTY-ONE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS (\$ 161,500.00)**; 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 Mortgage Electronic Registration Systems, Inc; and

WHEREAS, James 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 **ONE HUNDRED SIXTY-ONE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS (\$ 161,500.00)**, 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 Mortgage Electronic

Registration Systems, Inc, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 69, according to the Survey of Phase III, Wynlake Subdivision, as recorded in Map Book 21, Page 84, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Mortgage Electronic Registration Systems, Inc, 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, Patricia Johnson, a single woman joined by, Theresa Pharo, a single woman and Mortgage Electronic Registration Systems, Inc have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 1st day of July 2004.

BY:

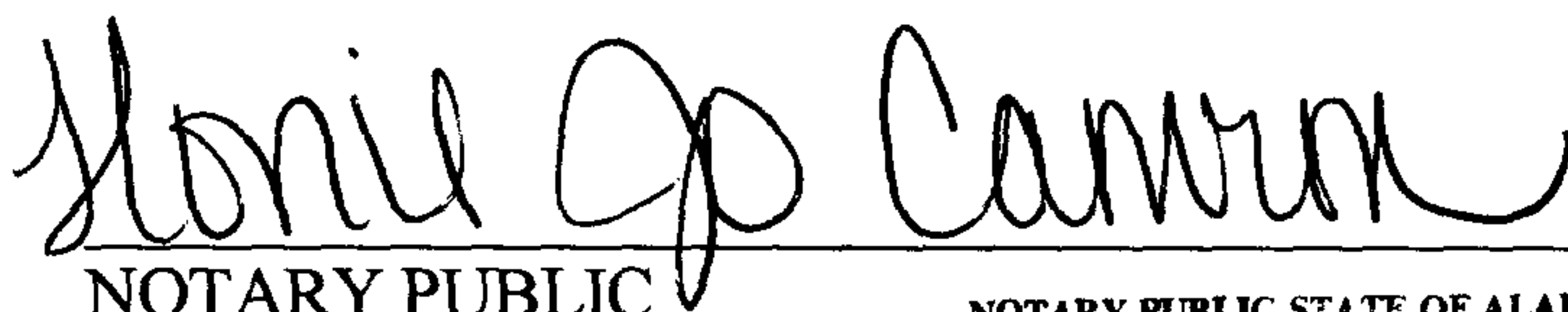
AS: Auctioneer and Attorney-in-fact

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I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that James Greer, Esq., whose name as attorney-in-fact and auctioneer for Patricia Johnson, a single woman joined by, Theresa Pharo, a single woman and Mortgage Electronic Registration Systems, Inc, 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 1st day of July 2004.



NOTARY PUBLIC
My Commission Expires:

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