

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)
SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That,

WHEREAS, heretofore, on to-wit: June 23, 2003, **Michael P. Harris and Barbara C. Harris, husband and wife**, Mortgagors, executed a certain mortgage to **Mortgage Lenders Network USA, Inc. DBA Lenders Network**, a corporation, said mortgage being recorded in **Instrument 20030625000398500** in the Probate Office of Shelby County, Alabama; and

WHEREAS, the said Mortgage Lenders Network USA, Inc. DBA Lenders Network, a corporation, transferred and assigned said mortgage and the debt thereby secured to **JP Morgan Chase Bank as Trustee**, as transferee, said transfer being recorded in **Instrument 20040223000091450**, aforesaid records, and **JP Morgan Chase Bank as Trustee**, is now the holder and owner of said mortgage and debt; and

WHEREAS, heretofore, on to-wit: June 23, 2003, **Michael P. Harris and Barbara C. Harris, husband and wife**, Mortgagors, executed a certain mortgage to **Mortgage Lenders Network USA, Inc. DBA Lenders Network**, a corporation, said mortgage being recorded in **Instrument 20030625000398510** in the Probate Office of Shelby County, Alabama; and

WHEREAS, the said Mortgage Lenders Network USA, Inc. DBA Lenders Network, a corporation, transferred and assigned said mortgage and the debt thereby secured to **JP Morgan Chase Bank as Trustee**, as transferee, said transfer being recorded in **Instrument 20040212000073450**, aforesaid records, and **JP Morgan Chase Bank as Trustee**, is now the holder and owner of said mortgage and debt; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgages, and the said **JP Morgan Chase Bank as Trustee**, as transferee, did declare all of the indebtedness secured by the said mortgages, due and payable, and said mortgages subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgages in accordance with the terms thereof, by U. S. Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation published in Shelby County, Columbiana, Alabama in its issues of July 14, 21 and 28, 2004; and

WHEREAS, on August 11, 2004, the day on which the foreclosure sale was due to be held under the terms of said notice between the legal hours of sale, said foreclosure sale was duly and properly conducted, and the said **JP Morgan Chase Bank as Trustee**, as transferee, did offer for sale and sell at public outcry, in front of the Courthouse door, Main Entrance, Shelby County, Columbiana, 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 the said **JP Morgan Chase Bank as Trustee**, as transferee, in the amount of Two Hundred Thirty Four Thousand Nine Hundred and 00/100 Dollars (\$234,900.00) which sum was offered to be credited on the indebtedness secured by said mortgage, and said property was thereupon sold to the said **JP Morgan Chase Bank as Trustee**; and

WHEREAS, W. L. Longshore, Jr. conducted said sale on behalf of the said **JP Morgan Chase Bank as Trustee**; and

WHEREAS, said mortgage expressly authorized the 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 Two Hundred Thirty Four Thousand Nine Hundred and 00/100 Dollars (\$234,900.00), Michael P. Harris and Barbara C. Harris, husband and wife, Mortgagors, by and through the said **JP Morgan Chase Bank as Trustee**, as transferee, do grant, bargain, sell and convey unto the said **JP Morgan Chase Bank as Trustee**, as transferee, the following described real property situated in Jefferson County, Alabama to-wit:


Lot 24, according to the Survey of Hearthwood, as recorded in Map Book 16, page 27, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, the above described property unto the said **JP Morgan Chase Bank as Trustee**, 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.

IN WITNESS WHEREOF, the said Michael P. Harris and Barbara C. Harris, husband and wife, Mortgagors, by the said **JP Morgan Chase Bank as Trustee**, as transferee, by W. L. Longshore, Jr., as auctioneer conducting said sale caused these presents to be executed on this the 11th day of August, 2004.

**MICHAEL P. HARRIS
AND
BARBARA C. HARRIS,
HUSBAND AND WIFE,
MORTGAGORS,**

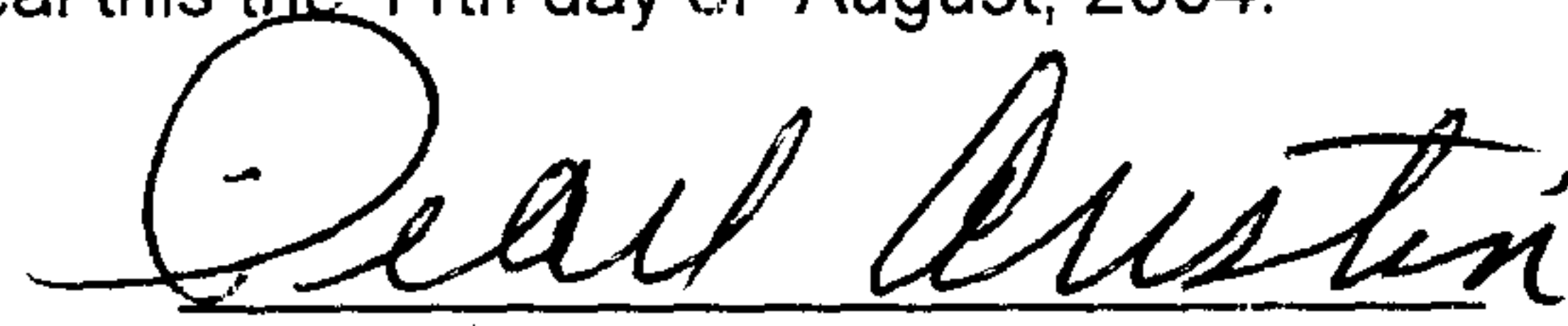
BY: JP MORGAN CHASE BANK AS TRUSTEE

By: 
W. L. Longshore, Jr.,
Auctioneer

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that W. L. Longshore, Jr. whose name as auctioneer for the said **JP Morgan Chase Bank as Trustee**, 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 this conveyance, he, in his capacity as such auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 11th day of August, 2004.


NOTARY PUBLIC
My Commission Expires: 05/16/05

ADDRESS OF GRANTEE
MORTGAGE LENDERS NETWORK
132 Welsh Road, Suite 110
Horsham, PA 19044

THIS INSTRUMENT PREPARED BY:
W. L. Longshore, Jr.
LONGSHORE, BUCK & LONGSHORE, P.C.
2009 Second Avenue North
Birmingham, Alabama 35203-3703