PREPARED BY: DAVID VANBUSKIRK

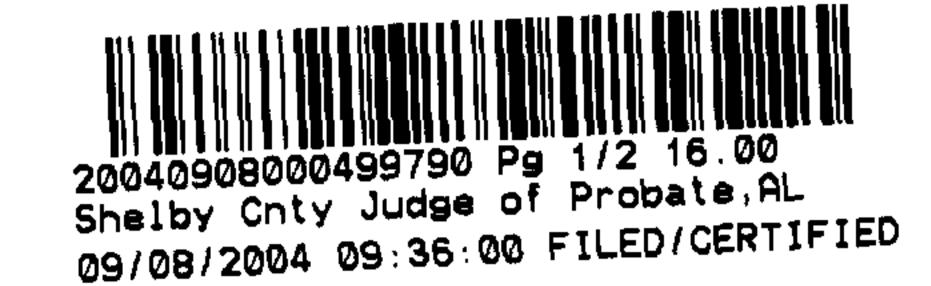
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STATE OF ALABAMA COUNTY OF SHELBY MSP FILE NO.: 560.0211341AL/MRG LOAN NO.: 0005521295



## MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on November 1, 2000, Mark Anthony Garrett and Marcia B. Garrett, Party of the First Part, executed a certain mortgage to First Union National Bank of Delaware, which said mortgage is recorded in Instrument No. 2000-38695, and re-recorded in Instrument No. 2001-04559, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to Citibank N.A. as Trusteee under the Pooling and Servicing Agreement dated as of November 30, 2001 Series 2001-1; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Citibank N.A. as Trusteee under the Pooling and Servicing Agreement dated as of November 30, 2001 Series 2001-1 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 07/28,8/04,08/11; and

WHEREAS, on August 19, 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 Citibank N.A. as Trusteee under the Pooling and Servicing Agreement dated as of November 30, 2001 Series 2001-1 in the amount of SEVENTY-SEVEN THOUSAND FIVE HUNDRED THIRTY-SEVEN AND 54/100 DOLLARS (\$ 77,537.54); 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 Citibank N.A. as Trusteee under the Pooling and Servicing Agreement dated as of November 30, 2001 Series 2001-1; and

WHEREAS, James H. 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 SEVENTY-SEVEN THOUSAND FIVE HUNDRED THIRTY-SEVEN AND 54/100 DOLLARS (\$ 77,537.54), 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 Citibank N.A. as Trusteee under the Pooling and Servicing Agreement dated as of November 30, 2001 Series 2001-1, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

A parcel of land located in NW1/4 of Section 24, Township 22 South, Range 1 East, Shelby County, Alabama, described as follows: Commence at the NW corner of said Section 24; thence run East along the North line of said 1/4-1/4 a distance of 197.65 feet to the point of beginning; thence continue along

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Shelby Cnty Judge of Probate, AL

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last described course a distance of 345.00 feet to the Northwest right of way of Highway 42; thence trun 135 degrees, 28 minutes, 02 seconds right to the chord of a curve to the left and run a distance of 47.95 feet along said chord; thence turn 2 degrees, 31 minutes, 38 seconds left from said chord and run a distance of 266.68 feet along said right of way; thence turn 107 degrees, 37 minutes, 23 seconds right and run a distance of 262.78 feet to the point of beginning.

According to survey of Rodney Y. Shiflett, RLS # 21784, dated January 10, 2001.

SOURCE OF TITLE: Book 2001 Page 4558

TO HAVE AND TO HOLD the above described property unto Citibank N.A. as Trusteee under the Pooling and Servicing Agreement dated as of November 30, 2001 Series 2001-1, 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, Mark Anthony Garrett and Marcia B. Garrett and Citibank N.A. as Trusteee under the Pooling and Servicing Agreement dated as of November 30, 2001 Series 2001-1 have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 19th day of August, 2004.

BY:

AS:

Auctioneer and Attorney-in-fact

STATE OF ALABAMA **COUNTY OF SHELBY** 

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that James H. Greer, Esq., whose name as attorney-in-fact and auctioneer for Mark Anthony Garrett and Marcia B. Garrett and Citibank N.A. as Trusteee under the Pooling and Servicing Agreement dated as of November 30, 2001 Series 2001-1, 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 19th day of August, 2004.

NOTARY PUBLIC

My Commission Expires:

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

BONDED THRU NOTARY PUBLIC UNDERWRITERS

Grantee Name / Send tax notice to:

Fidelity National Foreclosure & Bankruptcy Solutions, Inc-NI

ATTN: Beth Altenbach

1270 Northland Drive, Suite 200

Mendota Height, MN 55120