


**MORTGAGE FORECLOSURE DEED**

  
20050119000028010 Pg 1/2 117.50  
Shelby Cnty Judge of Probate, AL  
01/19/2005 08:22:00 FILED/CERTIFIED

STATE OF ALABAMA)  
COUNTY OF SHELBY)

Lonnie E. Gibson a/k/a Lonnie Eugene Gibson  
457365024

KNOW ALL MEN BY THESE PRESENTS: That Lonnie E. Gibson and Misty S. Gibson, his wife did, on to-wit, the March 25, 1996, execute a mortgage to South Central States Financial, Inc., which mortgage is recorded in Instrument # 1996-10233; said mortgage was transferred and assigned to BancBoston Mortgage Corporation as recorded in Instrument #1996-10234 et seq., in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc. f/k/a BancBoston 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, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of November 10, 17, 24, December 15, 2004; and

WHEREAS, on the January 12, 2005, the day on which the foreclosure sale was due to be held under the terms of said notice, at 12:40 o'clock a.m./p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc. f/k/a BancBoston Mortgage Corporation did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of AMSOUTH BANK, in the amount of One Hundred Three Thousand Four Hundred Thirty-Three Dollars and Fifty Cents (\$103,433.50), and said property was thereupon sold to the said AMSOUTH BANK, and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder therefore, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and of One Hundred Three Thousand Four Hundred Thirty-Three Dollars and Fifty Cents (\$103,433.50), cash, the said Lonnie E. Gibson and Misty S. Gibson, his wife, acting by and through the said Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc. f/k/a BancBoston Mortgage Corporation, by MICHAEL ATCHISON, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc. f/k/a BancBoston Mortgage Corporation, by MICHAEL ATCHISON, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and MICHAEL ATCHISON, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto AMSOUTH BANK, the following described real estate situated in Shelby County, Alabama, to-wit:

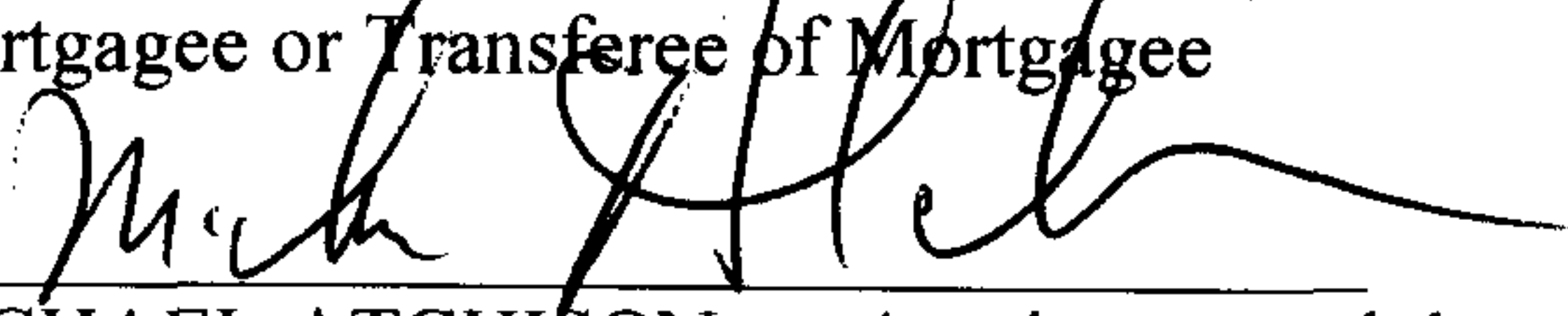
Lot 28, according to the Map of Bridlewood Parc, Sector One, as recorded in Map Book 17, Page 34, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto AMSOUTH BANK, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem under the laws of the State of Alabama, including, but not limited to, debtors, junior mortgagees, judgement creditors, transferees and vendees thereof, spouses of debtors and their transferees, children, heirs or devisees of the debtors, provided by the laws of the State of Alabama, and any taxes which may be due.

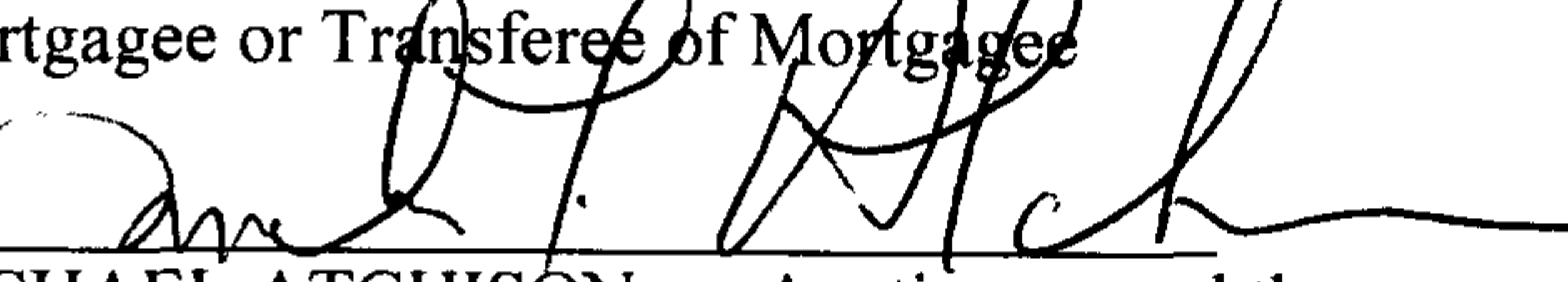
IN WITNESS WHEREOF, the said Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc: f/k/a BancBoston Mortgage Corporation, has caused this instrument to be executed by MICHAEL ATCHISON, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said MICHAEL ATCHISON, has executed this instrument in his capacity as such auctioneer on this the January 12, 2005.

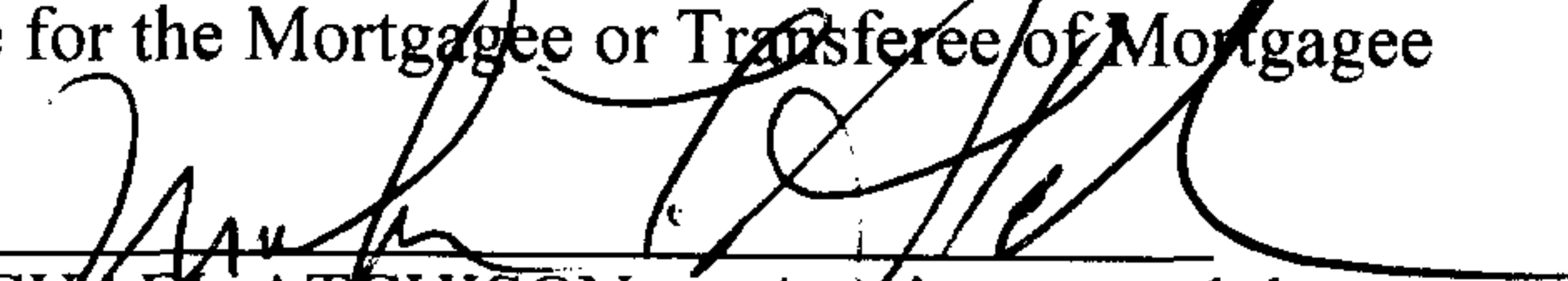
Lonnie E. Gibson and Misty S. Gibson, his wife  
Mortgagors

Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc. f/k/a BancBoston Mortgage Corporation  
Mortgagee or Transferee of Mortgagee

By   
MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc. f/k/a BancBoston Mortgage Corporation  
Mortgagee or Transferee of Mortgagee

By   
MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

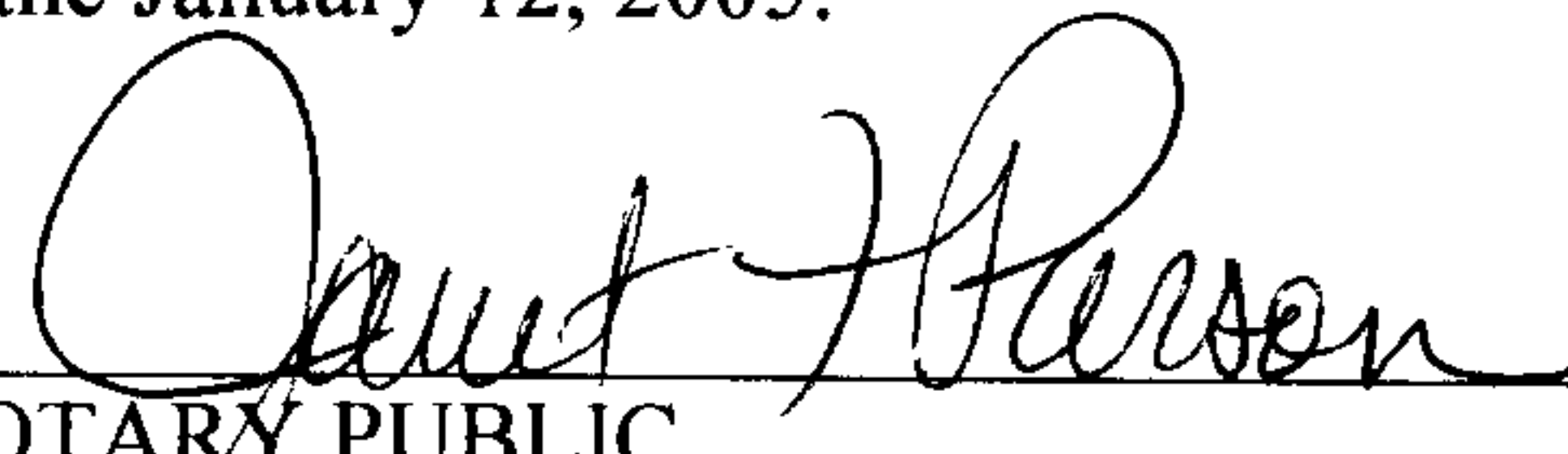
By   
MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

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I, the undersigned, a Notary Public in and for said State and County, hereby certify that MICHAEL ATCHISON, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, 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 the conveyance, he, in his capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and with full authority executed this instrument voluntarily on the day that bears that same date.

Given under my hand and official seal this the January 12, 2005.

  
NOTARY PUBLIC

MY COMMISSION EXPIRES: 10/16/08

Instrument prepared by:  
CHALICE E. TUCKER  
SHAPIRO & TUCKER, L.L.P.  
2107 5th Avenue North, Suite 500  
Birmingham, Alabama 35203  
04-1164

GRANTEE'S ADDRESS  
Washington Mutual Bank, FA  
P.O. Box 1169  
Milwaukee, Wisconsin 53201-1169