

SEND TAX NOTICE TO:
GMAC Mortgage Corporation
500 Enterprise Road
Suite 150
Horsham, PA 19044
(#0600664965)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 6th day of June, 2003, Cheryl Brown and Michael A. Brown, wife and husband, executed that certain mortgage on real property hereinafter described to NTFN, Inc. dba Premier Nationwide Lending, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20030612000368950, said mortgage having subsequently been transferred and assigned to Mortgage Electronic Registration Systems, Inc., solely as nominee for GMAC Mortgage Corporation, by instrument recorded in Instrument Number 20030612000368960, in the aforesaid Probate Office; and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) 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 Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Mortgage Electronic Registration Systems, Inc. did declare all of the indebtedness secured by said

mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of December 8, 2004, December 15, 2004, and December 22, 2004; and

WHEREAS, on January 4, 2005, 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 conducted, and Mortgage Electronic Registration Systems, Inc. did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Michael Corvin was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, Federal National Mortgage Association was the highest bidder and best bidder in the amount of One Hundred Forty Six Thousand Four Hundred Forty and 56/100 Dollars (\$146,440.56) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc., by and through Michael Corvin as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto Federal National Mortgage Association all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Commence at the Northwest corner of Section 11, Township 24 North, Range 15 East, Shelby County, Alabama and run thence North 89 degrees 15 minutes 05 seconds East along the North line of said Section a distance of 290.47 feet to a point; thence run South 00 degrees 12 minutes 32 seconds West a distance of 484.27 feet to a set rebar corner and the point of beginning of the property being described; thence continue South 00 degrees 12 minutes 32 seconds West a distance of 220.00 feet to a set rebar corner on the North margin of Shelby County Highway No. 46; thence run North 86 degrees 47 minutes 44 seconds East along the North margin of said Highway 46 a distance of 183.48 feet to a set rebar corner; thence run North 00 degrees 17 minutes 31 seconds West a distance of 142.96 feet to a set rebar corner; thence run North 47 degrees 48 minutes 03 seconds West a distance of 99.03 feet to a set rebar corner; thence run North 89 degrees 51 minutes 39 seconds West a distance of 108.30 feet to the point of beginning.

TO HAVE AND TO HOLD the above described property unto Federal National Mortgage Association, its successors/heirs and assigns forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of

Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc. , has caused this instrument to be executed by and through Michael Corvin, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Michael Corvin, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this 4th day of January, 2005.

Mortgage Electronic Registration Systems, Inc.

By: _____

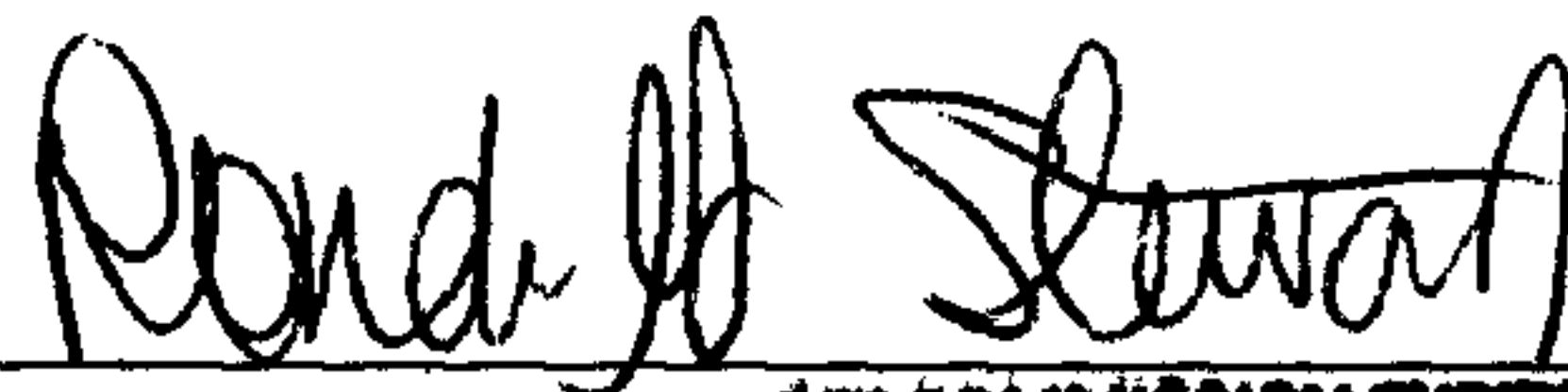
Michael Corvin, Auctioneer and Attorney-in-Fact

20050119000028070 Pg 3/3 19.00
Shelby Cnty Judge of Probate, AL
01/19/2005 08:32:00 FILED/CERTIFIED

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as auctioneer and attorney-in-fact for Mortgage Electronic Registration Systems, Inc. , is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee.

Given under my hand and official seal on this 4th day of January, 2005.



Notary Public **MY COMMISSION EXPIRES NOVEMBER 23, 2007**

My Commission Expires: _____

This instrument prepared by:
Heather H. Renfro
SIROTE & PERMUTT, P.C.
P. O. Box 55727
Birmingham, Alabama 35255-5727