MORRIS, SCHNEIDER & PRIOR, L.L.C.

1587 Northeast Expressway Atlanta, GA 30329 (770) 234-9181

STATE OF ALABAMA

COUNTY OF SHELBY

20050223000087270 Pg 1/2 15.00 Shelby Cnty Judge of Probate, AL 02/23/2005 13:34:00 FILED/CERTIFIED

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on August 12, 1999, Michael G. Cleveland, Party of the First Part, executed a certain mortgage to New South Federal Savings Bank, which said mortgage is recorded in Instrument No. 1999-35912, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to Fleet Mortgage Corp.; and Book 2000, Page 1874.

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Washington Mutual Bank, FA, s/b/m Fleet Mortgage, Corp. 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 1/19, 1/26, 2/2/2005; and

WHEREAS, on February 17, 2005, 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 Washington Mutual Bank, FA, s/b/m Fleet Mortgage, Corp. in the amount of **ONE HUNDRED TEN THOUSAND FOUR HUNDRED NINETY AND 70/100 DOLLARS (\$ 110,490.70)**; which the person conducting the sale on behalf of the mortgage offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to Washington Mutual Bank, FA, s/b/m Fleet Mortgage, Corp.; 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 TEN THOUSAND FOUR HUNDRED NINETY AND 70/100 DOLLARS (\$ 110,490.70), 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 Washington Mutual Bank, FA, s/b/m Fleet Mortgage, Corp., and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 1, according to the Survey of Skyline Subdivision, as recorded in Map Book 22, Page 54, in Probate Office of Shelby County, Alabama.

SOURCE OF TITLE: Book 1999 Page 35911

TO HAVE AND TO HOLD the above described property unto Washington Mutual Bank, FA, s/b/m Fleet Mortgage, Corp., 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, Michael G. Cleveland and Washington Mutual Bank, FA, s/b/m Fleet Mortgage, Corp. have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 17th day of February, 2005.

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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 Greer, Esq., whose name as attorney-in-fact and auctioneer for Michael G. Cleveland and Washington Mutual Bank, FA, s/b/m Fleet Mortgage, Corp., 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 17th day of February, 2005.

NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Oct 23, 2008 BONDED THRU NOTARY PUBLIC UNDERWRITERS

Grantee Name / Send tax notice to: Washington Mutual Bank (FNFS)

ATTN: Beth Altenbach
1270 Northland Drive

Mendota Height, MN 55120