



SEND TAX NOTICE TO:
Countrywide Home Loans, Inc.
7105 Corporate Drive, Mail Stop PTX-C-35
Plano, TX 75024
(#00021755309MN35)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 9th day of October, 2002, Terry Hosmer, and wife, Shirley A. Hosmer, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for America's Wholesale Lender, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20021018000510510, and

WHEREAS, in and by said mortgage, the Mortgagee 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 Mortgagee or any person conducting said sale for the Mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Mortgagee 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 January 19, 2005, January 26, 2005, and February 2, 2005; and

WHEREAS, on February 24, 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, Connie Kasper 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 Seven Thousand Six Hundred Forty Two and 49/100 Dollars (\$107,642.49) on the indebtedness secured by said mortgage, the said Mortgage Electronic Registration Systems, Inc., by and through Connie Kasper as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, 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 the NE 1/4 of NE 1/4 of Section 23, Township 21, Range 3 West and run thence South along said 1/4-1/4 Section a distance of 600 feet; thence run East and parallel with the North line of said 1/4-1/4 Section and run 20 feet to the Point of Beginning of the lot herein conveyed; thence continue in the same direction East a distance of 209 feet; thence South and parallel with the West line of said 1/4-1/4 Section 418 feet; thence West and parallel with the North line of said 1/4-1/4 Section 209 feet; thence North and parallel with the West line of said 1/4-1/4 Section a distance of 418 feet and along the East line of a driveway or road 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 Connie Kasper, as auctioneer conducting said sale and as attorney-in-fact for said Mortgagee, and said Connie Kasper, as said auctioneer and attorney-in-fact for said Mortgagee, has hereto set his/her hand and seal on this 24th day of February, 2005.

Mortgage Electronic Registration Systems, Inc.

By: Connie Kasper
Connie Kasper, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Connie Kasper, 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 Mortgagee.

Given under my hand and official seal on this 24th day of February, 2005.

RR H.O.
Notary Public
My Commission Expires: June 13, 2007

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