

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL PERSONS BY THESE PRESENTS: That MICHEL E. MARQUESS and wife, DIANA E. MARQUESS, did on July 19, 2000 to-wit, execute a mortgage to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for HOME FIRST MORTGAGE, LLC, AS AN AGENT FOR CRESCENT MORTGAGE SERVICES, INC., which mortgage is recorded in Instrument Number 2000-25273, 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 CHASE HOME FINANCE, LLC, as assignee of the original Lender whose indebtedness was secured by said mortgage 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 Shelby County Reporter, a newspaper of general circulation published in the City of Columbiana, Shelby County, Alabama, in its issues of February 2, 2005, February 9, 2005, and February 16, 2005; and

WHEREAS, on March 15, 2005, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for CHASE HOME FINANCE, LLC, did offer for sale and did sell at public outcry, in front of the courthouse door of Shelby County, Alabama, 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 the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for CHASE HOME FINANCE, LLC, in the amount of ONE HUNDRED THIRTY-SIX THOUSAND, SIX HUNDRED TWO DOLLARS (\$136,602.00), which sum the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for CHASE HOME FINANCE, LLC, offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said CHASE HOME FINANCE, LLC; and

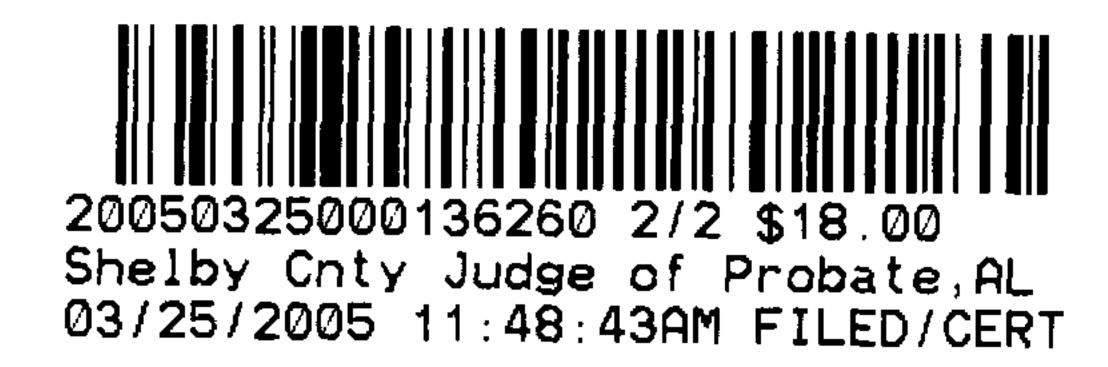
WHEREAS, said mortgage expressly authorized the Mortgagee to bid at the said sale and purchase said property, if the highest bidder therefor, and authorized the Mortgagee or Auctioneer or any person conducting said sale for the Mortgagee to execute to the purchaser at the said sale a deed to the property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

NOW, THEREFORE, in consideration of the premises and of a credit of ONE HUNDRED THIRTY-SIX THOUSAND, SIX HUNDRED TWO DOLLARS (\$136,602.00), on the indebtedness secured by said mortgage, the said MICHEL E. MARQUESS and wife, DIANA E. MARQUESS, acting by and through the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for CHASE HOME FINANCE, LLC, by JAMES J. ODOM, JR., as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for CHASE HOME FINANCE, LLC, by JAMES J. ODOM, JR. as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and JAMES J. ODOM, JR. as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto CHASE HOME FINANCE, LLC, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 42, according to Survey of Spring Gate Estates, Phase One, as recorded in Map Book 19, Page 23, in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto CHASE HOME FINANCE, LLC, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

IN WITNESS WHEREOF, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for CHASE HOME FINANCE, LLC, has caused this instrument to be executed by JAMES J. ODOM, JR., as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said JAMES J. ODOM, JR., has executed this instrument in his/her capacity as such auctioneer on this the 15th day of March, 2005.



MICHEL E. MARQUESS and wife, DIANA E. MARQUESS Mortgagors

BY MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for CHASE HOME FINANCE, LLC

Mortgagee or Transferee of Mortgagee

BY as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for CHASE HOME FINANCE, LLC Mortgagee or Transferee of Mortgagee

as Auctioneer and the person conducting said sale før the Mortgagee or Transferee of Mortgagee

as Auctioneer-and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA)

COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that JAMES J. ODOM, JR., 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/she, in his/her 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 the same bears date.

Given under my hand and official seal this the 15th day of March, 2005.

Notary Public

My Commission Expires___

THIS INSTRUMENT PREPARED BY: ARTHUR M. STEPHENS P.O. BOX 307 HUNTSVILLE, AL 35804

Grantee:

Chase Home Finance, LLC 3415 Vision Drive Columbus, OH 43219