20050421000190630 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 04/21/2005 03:12:40PM FILED/CERT

MORTGAGE FORECLOSURE DEED

STATE OF ALABAMA)

COUNTY OF SHELBY)

KNOW ALL PERSONS BY THESE PRESENTS: That KELLY MARIE WALKER and husband, JEFFREY STEPHEN WALKER, did on to-wit December 10, 2003, execute a mortgage to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for SYNOVOUS MORTGAGE CORP., which mortgage is recorded in Instrument Number 20031216000808690, 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 holder of the promissory note 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 The Shelby County Reporter, a newspaper of general circulation published in the City of Columbiana, Shelby County, Alabama, in its issues of March 9, 2005, March 16, 2005 and March 23, 2005; and

WHEREAS, on April 12, 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 TWO HUNDRED SIXTY-FOUR THOUSAND THREE HUNDRED NINETY AND NO/100 DOLLARS (\$264,390.00), which sum the said 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 TWO HUNDRED SIXTY-FOUR THOUSAND THREE HUNDRED NINETY AND NO/100 DOLLARS (\$264,390.00), on the indebtedness secured by said mortgage, the said KELLY MARIE WALKER and husband, JEFFREY STEPHEN WALKER, 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, 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 7, according to the Final Plat of Wild Timber, Phase 1, as recorded in Map Book 31, Page 59, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama. Mineral and mining rights excepted.

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 capacity as such auctioneer on this the 12th day of April, 2005.

KELLY MARIE WALKER and husband, JEFFREY STEPHEN WALKER Mortgagors

BY MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

Mortgagge or Transferee of Mortgagee

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Mortgagee or Transferee of Mortgagee

as Auctioneer and the person conducting said sale/for 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, 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 the same bears date.

Given under my hand and official seal this the 12th day of April, 2005.

Notary Public

My Commission Expires_

avni t. Marshall

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