


PREPARED BY: JASON LUTZ
MORRIS, SCHNEIDER & PRIOR, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181

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STATE OF ALABAMA
COUNTY OF SHELBY


20060118000027100 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
01/18/2006 12:09:32PM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on July 18, 2002, **Wilbur L Carter, Jr , a single man, Party of the First Part**, executed a certain mortgage to **H & R Block Mortgage Corporation**, which said mortgage is recorded in Instrument No. INST#20020729000348910, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to Wells Fargo Bank Minnesota, National Association, as Trustee for MASTR Asset Backed Securities Trust 2002-OPT1, Mortgage Pass-Through Certificates, Series 2002-OPT1, said assignment being recorded in Instrument #20051202000623570 in the office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Wells Fargo Bank Minnesota, National Association, as Trustee for MASTR Asset Backed Securities Trust 2002-OPT1, Mortgage Pass-Through Certificates, Series 2002-OPT1 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 10/5, 10/12 & 10/19/05; and

WHEREAS, on October 27, 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 Wells Fargo Bank Minnesota, National Association, as Trustee for MASTR Asset Backed Securities Trust 2002-OPT1, Mortgage Pass-Through Certificates, Series 2002-OPT1 in the amount of **EIGHTY THOUSAND FOUR HUNDRED TWENTY-THREE AND 37/100 DOLLARS (\$ 80,423.37)**; which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to Wells Fargo Bank Minnesota, National Association, as Trustee for MASTR Asset Backed Securities Trust 2002-OPT1, Mortgage Pass-Through Certificates, Series 2002-OPT1; 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.

Deed to be

NOW, THEREFORE, in consideration of the premises and the credit of EIGHTY THOUSAND FOUR HUNDRED TWENTY-THREE AND 37/100 DOLLARS (\$ 80,423.37), 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 Wells Fargo Bank Minnesota, National Association, as Trustee for MASTR Asset Backed Securities Trust 2002-OPT1, Mortgage Pass-Through Certificates, Series 2002-OPT1, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot No. 3 and the East 10 feet of Lot No. 4 of Walters Coya, Third Sector, and recorded in Map Book 5, Page 71, in the Office of Shelby County, Alabama situated in Shelby County, AL.

TO HAVE AND TO HOLD the above described property unto Wells Fargo Bank Minnesota, National Association, as Trustee for MASTR Asset Backed Securities Trust 2002-OPT1, Mortgage Pass-Through Certificates, Series 2002-OPT1, 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, Wilbur L Carter, Jr , a single man and Wells Fargo Bank Minnesota, National Association, as Trustee for MASTR Asset Backed Securities Trust 2002-OPT1, Mortgage Pass-Through Certificates, Series 2002-OPT1 have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 27th day of October, 2005.

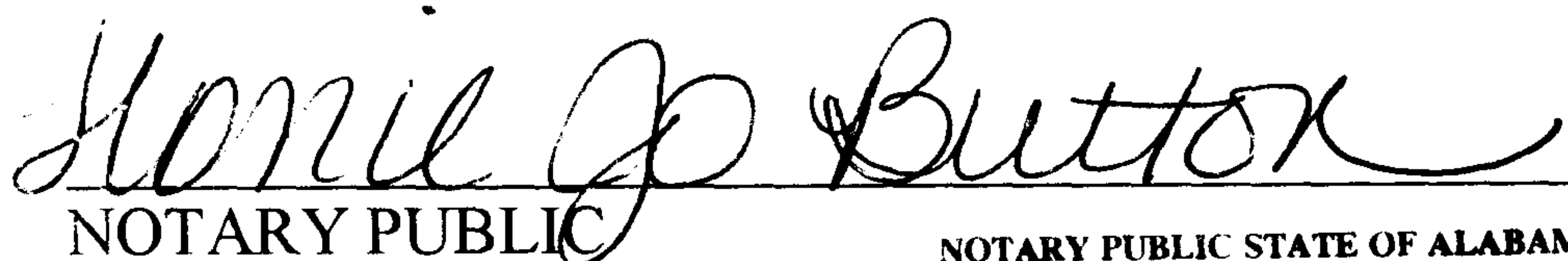
BY:

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 Wilbur L Carter, Jr , a single man and Wells Fargo Bank Minnesota, National Association, as Trustee for MASTR Asset Backed Securities Trust 2002-OPT1, Mortgage Pass-Through Certificates, Series 2002-OPT1, 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 27th day of October, 2005.


NOTARY PUBLIC

My Commission Expires:

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


20060118000027100 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
01/18/2006 12:09:32PM FILED/CERT

Grantee Name / Send tax notice to:
Option One Mortgage Corporation
ATTN: Sandra Islas
4600 Touchton Road East
Jacksonville, FL 32246