

THIS INSTRUMENT WAS PREPARED BY:

Scott J. Humphrey, Esq.
3829 Lorna Road, Suite 312
Hoover, Alabama 35244

SEND TAX NOTICES TO:

Bank One, National Association, as trustee
c/o Select Portfolio Servicing, Inc.
P. O Box 65250
Salt Lake City, Utah 84165-0250

STATE OF ALABAMA)
SHELBY COUNTY)



20060120000031870 1/3 \$465.50
Shelby Cnty Judge of Probate, AL
01/20/2006 08:52:18AM FILED/CERT

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on October 19, 2000, Steven Pate and spouse, Anita Pate, executed a certain mortgage on the property hereinafter described to Pinnacle Financial Corporation, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 2000-36848; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Pinnacle Financial Corporation 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 by publication in the Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of December 14, December 21, and December 28, 2005; and

WHEREAS, on January 9, 2006, 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 and properly conducted, and Pinnacle Financial Corporation did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott J. Humphrey was the auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Pinnacle Financial Corporation; and

Shelby County, AL 01/20/2006
State of Alabama

Deed Tax: \$448.50

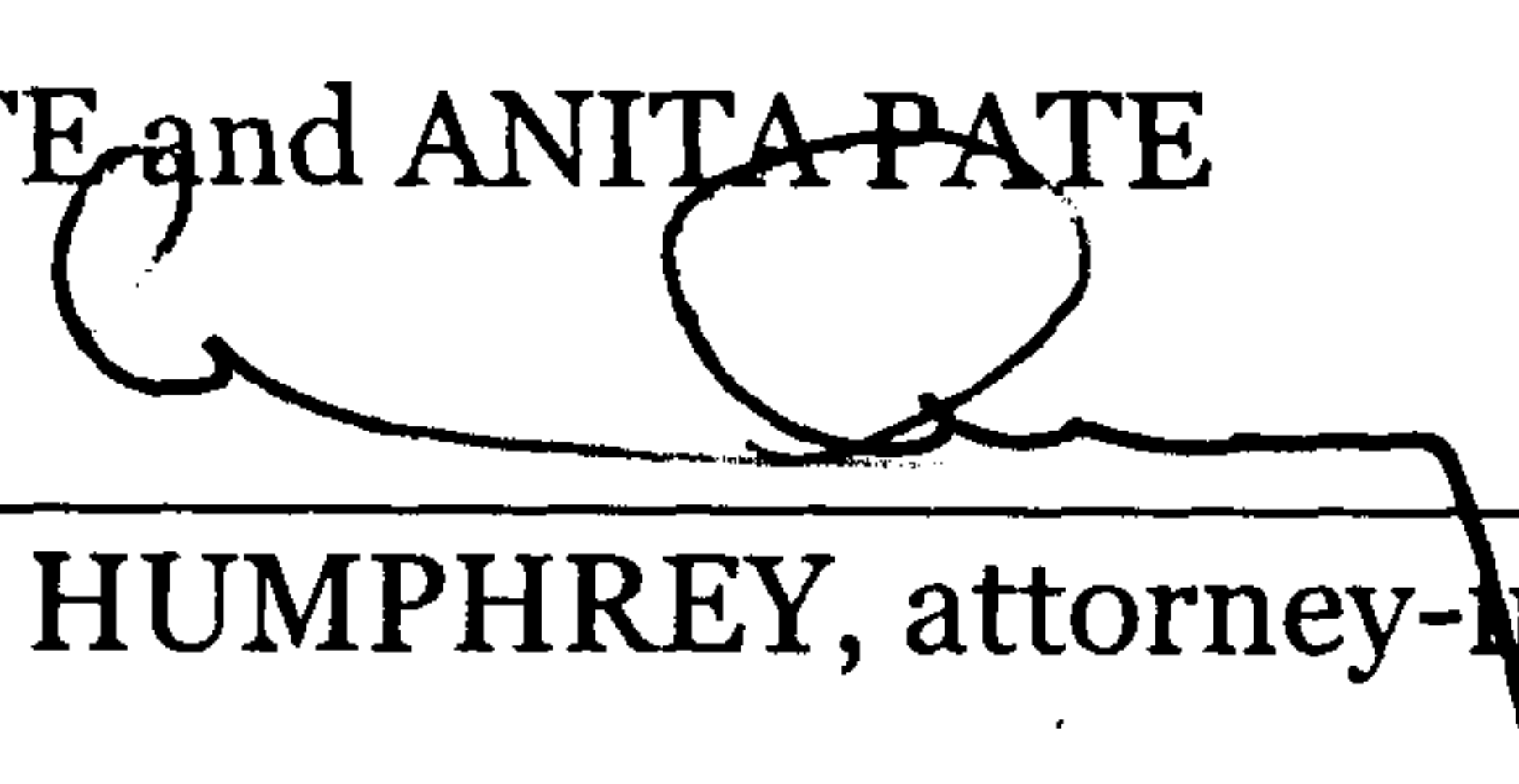
WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Bank One, National Association, as trustee for the holders of the Mortgage-Backed Pass-Through Certificates, Series 2001-1, in the amount of Four Hundred Forty-eight Thousand Five Hundred Thirty-two and 52/100 Dollars (\$448,532.52), which sum of money Pinnacle Financial Corporation offered to credit on the indebtedness secured by said mortgage, and the said Pinnacle Financial Corporation, by and through Scott J. Humphrey, as auctioneer conducting said sale and as attorney-in-fact for Pinnacle Financial Corporation, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Bank One, National Association, as trustee for the holders of the Mortgage-Backed Pass-Through Certificates, Series 2001-1, the following described property situated in Shelby County, Alabama, to-wit:

Lot 3007, according to the Survey of Riverchase Country Club, 30th Addition, as recorded in Map Book 13, Page 88 A & B, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.

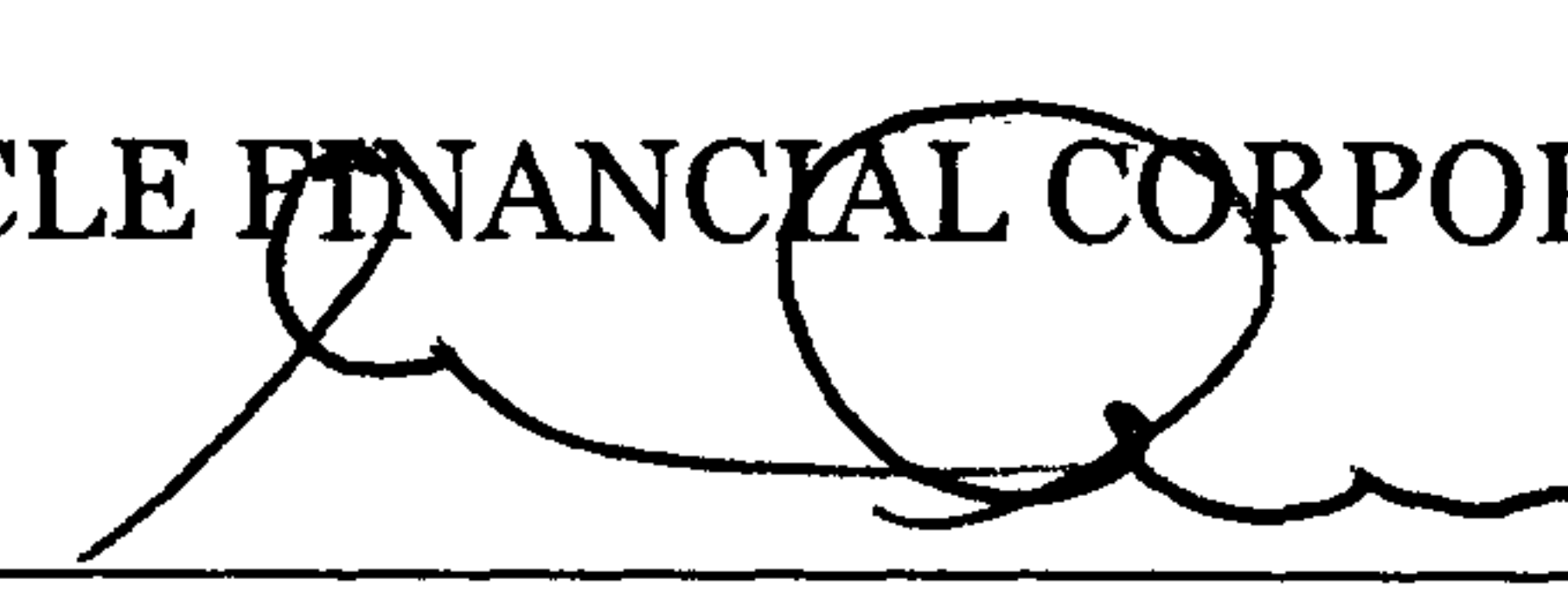
TO HAVE AND TO HOLD the above described property to Bank One, National Association, as trustee for the holders of the Mortgage-Backed Pass-Through Certificates, Series 2001-1, and its successors and assigns; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

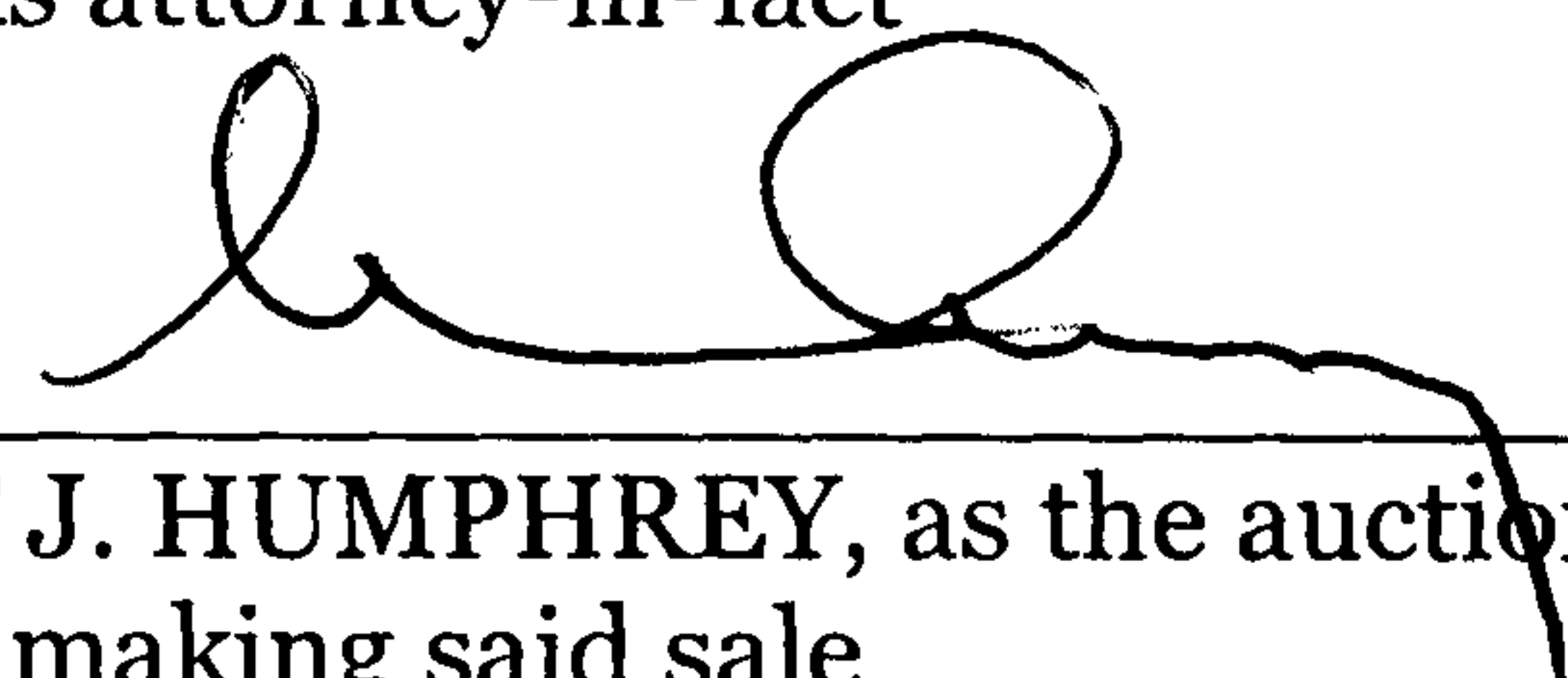
IN WITNESS WHEREOF, Steven Pate, Anita Pate and Pinnacle Financial Corporation have caused this instrument to be executed by and through Scott J. Humphrey, as auctioneer conducting said sale, and as their attorney-in-fact, and Scott J. Humphrey, as auctioneer conducting said sale, has hereto set his hand and seal on this the 9th day of January, 2006.

STEVEN PATE and ANITA PATE

By: 
SCOTT J. HUMPHREY, attorney-in-fact

PINNACLE FINANCIAL CORPORATION

By: 
SCOTT J. HUMPHREY, as the person acting as
auctioneer and conducting the sale
as its attorney-in-fact


SCOTT J. HUMPHREY, as the auctioneer and
person making said sale

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as attorney-in-fact for Steven Pate and Anita Pate; whose name as attorney-in-fact and agent for Pinnacle Financial Corporation; and whose name as auctioneer and person making said sale, 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, in his capacity as such attorney-in-fact, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 9th day of January, 2006.



Notary Public in and for the State of Alabama,
at Large

My Commission Expires:

MY COMMISSION EXPIRES

10/26/2006