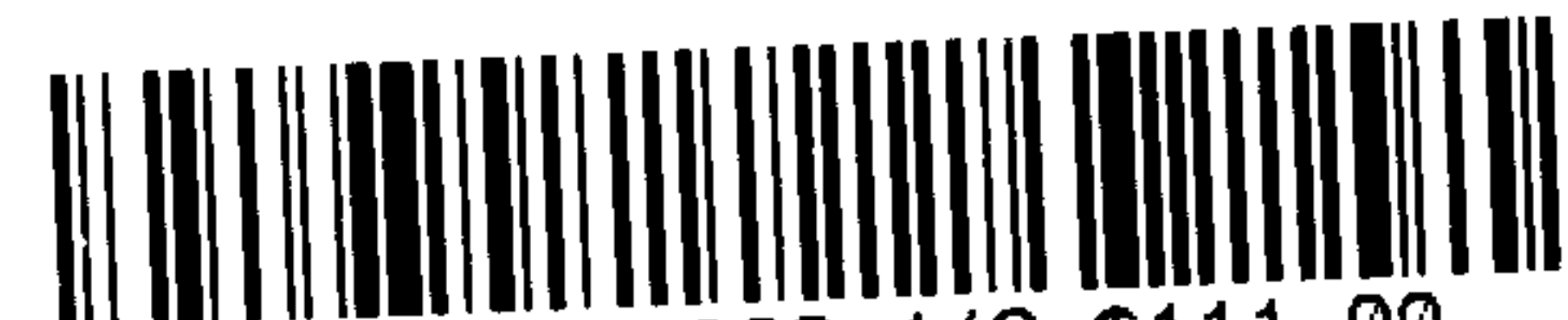


PREPARED BY: JASON LUTZ
MORRIS, SCHNEIDER & PRIOR, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181

MSP FILE NO.: 382.0516183AL/SCJ
LOAN NO.: 0418189940

4700
1500

STATE OF ALABAMA
COUNTY OF SHELBY


20060208000065900 1/2 \$111.00
Shelby Cnty Judge of Probate, AL
02/08/2006 02:54:53PM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on August 19, 2003, **Andra D Allen, a single woman, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc as nominee for Homecomings Financial Network, Inc. its successors and assigns**, which said mortgage is recorded in Instrument No. , 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 Mortgage Electronic Registration Systems, Inc 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 , a newspaper of general circulation in Shelby County, Alabama, in its issues of 01/11/2006, 01/18/2006, 01/25/2006; and

WHEREAS, on February 2, 2006, 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 Mortgage Electronic Registration Systems, Inc in the amount of **NINETY-SIX THOUSAND NINE HUNDRED AND 00/100 DOLLARS (\$ 96,900.00)**; 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 JPMorgan Chase Bank as Trustee; 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.

NOW, THEREFORE, in consideration of the premises and the credit of **NINETY-SIX THOUSAND NINE HUNDRED AND 00/100 DOLLARS (\$ 96,900.00)**, 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 JPMorgan Chase Bank as Trustee, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 38, according to the survey of final plat of Midridge Village, Phase I, as recorded in Map 29, Page 80, in the Probate Office of Shelby County, Alabama.

SOURCE OF TITLE: Instrument # 20030827000568270


TO HAVE AND TO HOLD the above described property unto JPMorgan Chase Bank as Trustee, 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, Andra D Allen, a single woman and Mortgage Electronic Registration Systems, Inc have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 2nd day of February, 2006.

BY:

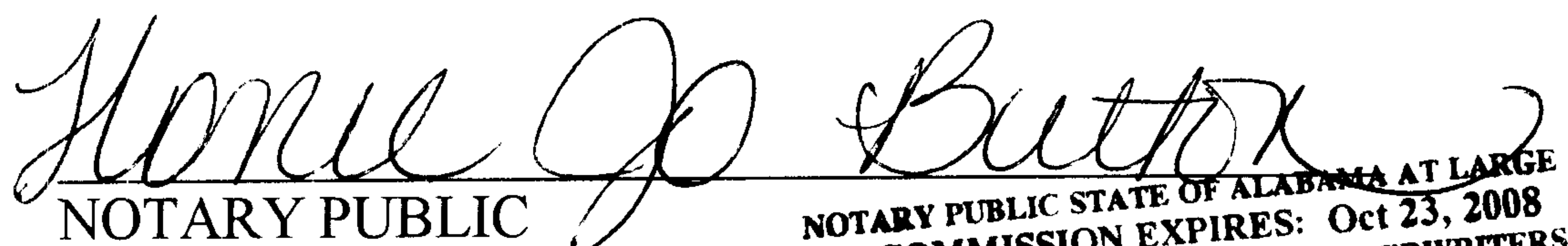
AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY


20060208000065900 2/2 \$111.00
Shelby Cnty Judge of Probate, AL
02/08/2006 02:54:53PM FILED/CERT

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 Andra D Allen, a single woman and Mortgage Electronic Registration Systems, Inc, 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 2nd day of February, 2006.


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

Shelby County, AL 02/08/2006
State of Alabama

Deed Tax: \$97.00

Grantee Name / Send tax notice to:
Homecomings/Fidelity National Foreclosure & Bankruptcy
ATTN: Holly Howenstine
Suite 200, 1270 Northland Drive
Mendota Height, MN 55120