20060425000193820 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 04/25/2006 03:33:10PM FILED/CERT

STATE OF ALABAMA

FORECLOSURE DEED

COUNTY OF SHELBY

KNOW ALL PERSONS BY THESE PRESENTS: That GINGER K. WHITE-KANE, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, did, on to-wit, March 15th, 2002, execute a mortgage to BEST RATE FUNDING CORP, which mortgage is recorded in Instrument No. 20020429000201230, et seq., in the Office of the Judge of Probate of SHELBY County, Alabama; said mortgage being subsequently assigned to U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1, which assignment is recorded in Instrument No. 2006 0425 000193810, 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 the said U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 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, in its issues of March 29, 2006, April 5 and 12, 2006; and

WHEREAS, on April 25th, 2006, 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 U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 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 U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 in the amount of ONE HUNDRED SIXTY TWO THOUSAND SIX HUNDRED ONE AND 62/100ths (\$162,601.62) DOLLARS, which sum the said U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1; 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 SIXTY TWO THOUSAND SIX HUNDRED ONE AND 62/100ths (\$162,601.62) DOLLARS, on the indebtedness secured by said mortgage, the said GINGER K. WHITE-KANE, acting by and through the said U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 by Michael T. Atchison, as said auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 by Michael T. Atchison as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Michael T. Atchison as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1, the following described real estate situated in SHELBY County, Alabama, to-wit:

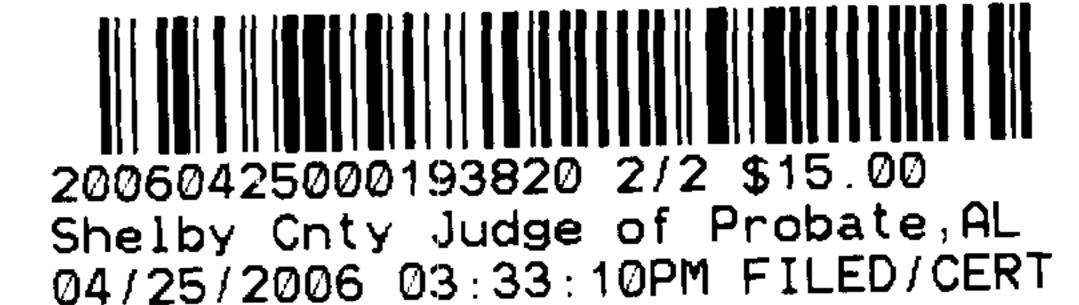
Lot 10, according to the Amended Map of Greystone Highlands, Phase I, Recorded in Map Book 19, Page 24, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above-described property unto the said U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 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 and subject to any outstanding claims arising out of or relating to non-payment of ad valorem taxes.

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IN WITNESS WHEREOF, the said U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1 has caused this instrument to be executed by Michael T. Atchison as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said Michael T. Atchison has executed this instrument in his capacity as such auctioneer on this the 25th day of April, 2006.

GINGER K. WHITE-KANE Mortgagors



By:

U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1

Mortgagee or Transferee of Mortgagee

By:

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

Mortgagee

U.S. BANK, N.A., AS TRUSTEE, ON BEHALF OF THE REGISTERED HOLDERS OF THE ABFC ASSET-BACKED CERTIFICATES, SERIES 2002-NC1

Mortgagee or Transferee of Mortgagee

By:

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 Michael T. Atchison, 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 Mortgage, and with full authority executed this instrument voluntarily on the day the same bears date.

Given under my hand and official seal this the 25th day of April, 2006.

NOTARY PUBLIC

MY COMMISSION EXPIRES 10/16/18

This instrument prepared by: Goodman G. Ledyard PIERCE LEDYARD, P.C. Post Office Box 161389 Mobile, Alabama 36616 File No. 1231/15225

Grantee's Address:
P.O. Box 24737
West Palm Beach, FL 33416