


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

  
20060927000479670 1/2 \$16.00  
Shelby Cnty Judge of Probate, AL  
09/27/2006 01:14:04PM FILED/CERT

STATE OF ALABAMA  
COUNTY OF SHELBY

### **MORTGAGE FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on November 19, 2004, **John Lewis and Michelle Lewis, As Tenants in common, married, Party of the First Part**, executed a certain mortgage to **New Century Mortgage Corporation**, which said mortgage is recorded in Instrument No. 20041201000657280, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to U.S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact, Instrument No. 20060911000448060 and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and U.S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact 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 08/22, 08/29 & 09/05/2006; and

WHEREAS, on September 14, 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 U.S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact in the amount of **ONE HUNDRED FIVE THOUSAND FIVE HUNDRED FIFTEEN AND 48/100 DOLLARS (\$ 105,515.48)**; 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 U.S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact; and

WHEREAS, Vicki N. Smith, 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 **ONE HUNDRED FIVE THOUSAND FIVE HUNDRED FIFTEEN AND 48/100 DOLLARS (\$ 105,515.48)**, 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 U.S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

A parcel of land located in the SE 1/4 of the SE 1/4 of section 34, Township 20 South, Range 3 West, Shelby County, Alabama, described as follows: Commence at the Southeast corner of said corner of said 1/4- 1/4 section and run thence in a Northerly direction along the East line of said 1/4-1/4 section a distance of 571.80 feet to the point of beginning; thence continue along last described course for a



distance of 100 feet; thence 58 degrees 00 minutes left and run in a Northwesterly direction a distance of 200 feet; thence 122 degrees 00 minutes left and run in a Southerly direction a distance of 100 feet; thence 58 degrees 00 minutes left and run in a point on the East line of said 1/4- 1/4 section and the point of beginning.

SOURCE OF TITLE: Book 20040607000303450 Page

TO HAVE AND TO HOLD the above described property unto U.S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact, 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, John Lewis and Michelle Lewis, As Tenants in common, married and U.S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 14<sup>th</sup> day of September, 2006.

BY:

AS: Vicki N. Smith  
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 Vicki N. Smith, whose name as attorney-in-fact and auctioneer for John Lewis and Michelle Lewis, As Tenants in common, married and U.S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact, 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 14<sup>th</sup> day of September, 2006.

*Alana Carden*

NOTARY PUBLIC

My Commission Expires:

2/24/2010

  
20060927000479670 2/2 \$16.00  
Shelby Cnty Judge of Probate, AL  
09/27/2006 01:14:04PM FILED/CERT

Grantee Name / Send tax notice to:  
Saxon Mortgage/Fidelity National Foreclosure Solutions  
ATTN: Paul Bruha  
1270 Northland Drive, Suite 200  
Mendota Height, MN 55120