

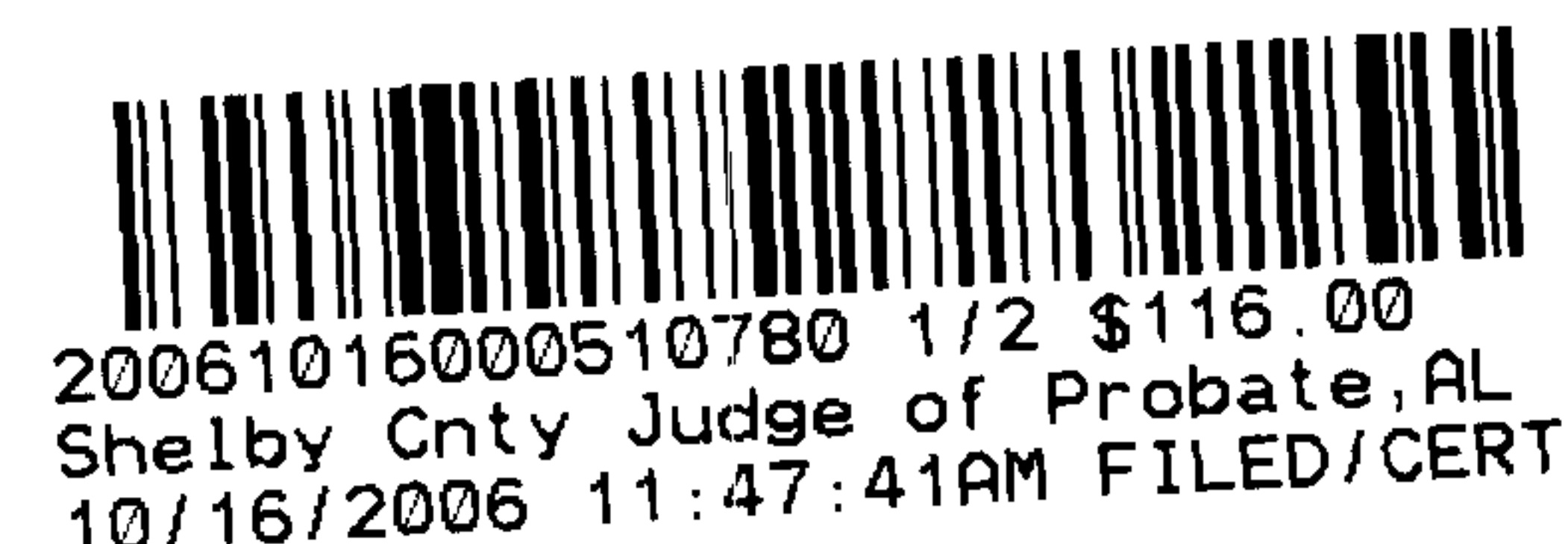
PREPARED BY:

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**STATE OF ALABAMA
COUNTY OF SHELBY**

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on July 25, 2003, **William M. Czajkowski and Shannon D. Czajkowski, Husband and Wife, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration System, Inc.**, acting solely as nominee for **Watermark Financial Partners, Inc.**, its successors and assigns, which said mortgage is recorded in Instrument No. 20030811000521950, in the Office of the Judge of Probate of Shelby County, Alabama, Party of the Second Part; 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 Shelby County Reporter, a newspaper of general circulation in Shelby County, Alabama, in its issues of 9/6, 9/13 and 9/20; and

WHEREAS, on September 28, 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 Jennings Properties and Investments, LLC in the amount of **ONE HUNDRED TWO THOUSAND THIRTY-SIX AND 00/100 DOLLARS (\$ 102,036.00)**; 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 Jennings Properties and Investments, LLC; 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 TWO THOUSAND THIRTY-SIX AND 00/100 DOLLARS (\$ 102,036.00)**, 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 Jennings Properties and Investments, LLC, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 22, According to the survey of Meriweather, Sector 2, As recorded in Map Book 25, Page 94, in the Probate Office Of Shelby County, Alabama, being situated in Shelby County, Alabama.

Mineral and Mining Rights Excepted. Being the same property conveyed to William M. Czajkowski and Shannon D. Czajkowski, Husband and Wife by deed from Carter Homebuilders, Inc., 12 /01/1999 in Deed Instrument No. 1999-48434

SOURCE OF TITLE: Instrument Number: 20040611000318390

TO HAVE AND TO HOLD the above described property unto Jennings Properties and Investments, LLC, 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, William M. Czajkowski and Shannon D. Czajkowski, Husband and Wife 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 28th day of September, 2006

BY: Vicki N. Smith
AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY

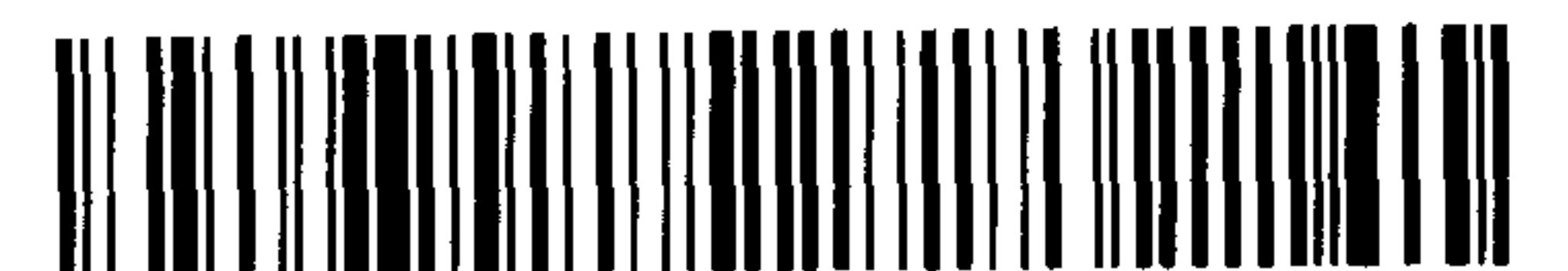
I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Vicki N. Smith, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day, that being informed of the contents of said conveyance, he/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 28th day of September, 2006.

Shelby County, AL 10/16/2006
State of Alabama

Deed Tax: \$102.00

Samuel D. Johnson
NOTARY PUBLIC
My Commission Expires: 11/14/08



20061016000510780 2/2 \$116.00
Shelby Cnty Judge of Probate, AL
10/16/2006 11:47:41AM FILED/CERT