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MSP FILE NO.: 226.0606973AL/DAJ
LOAN NO.: 0015043037

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STATE OF ALABAMA
COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED

20061017000512390 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
10/17/2006 09:22:03AM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on December 1st, 2004, Wilson Ward Hairelson, a married man and Anne Hairelson, a married woman as his sole and separate property, Party of the First Part, executed a certain mortgage to Home Capital, Inc., which said mortgage is recorded in Instrument No. INST#20041213000679530, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to Wells Fargo Bank, NA, as Trustee for MASTR Asset Backed Securities Trust 2005-OPT1; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Wells Fargo Bank, NA, as Trustee for MASTR Asset Backed Securities Trust 2005-OPT1 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 5/1, 5/8 & 5/15/06; and

WHEREAS, on May 25, 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 Wells Fargo Bank, NA, as Trustee for MASTR Asset Backed Securities Trust 2005-OPT1 in the amount of **ONE HUNDRED THIRTY-EIGHT THOUSAND SEVEN HUNDRED FIVE AND 46/100 DOLLARS (\$ 138,705.46)**; 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 Wells Fargo Bank, NA, as Trustee for MASTR Asset Backed Securities Trust 2005-OPT1; and

WHEREAS, Vicki N. Smith, 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 **ONE HUNDRED THIRTY-EIGHT THOUSAND SEVEN HUNDRED FIVE AND 46/100 DOLLARS (\$ 138,705.46)**, 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 Wells Fargo Bank, NA, as Trustee for MASTR Asset Backed Securities Trust 2005-OPT1, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Commence at the N.W. corner of the N.W. 1/4 NE 1/4, Section 11, Township 24 North, Range 15 east, Shelby County, Alabama. Which is a found iron pin; thence S-00 degrees 00 minutes- 00 seconds West, 357.21 feet to a found iron pin, and also the point of beginning; thence N-88 degrees 09 minutes 12 seconds East 200.51 feet to a set re-bar, thence South 03 degrees- 54 minutes - 45 seconds West 308.81 feet to a set re-bar, which is located on the North right-of-way of County Road #46; thence S-88 degrees -

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10 minutes 45 seconds West along said right-of-way 179.43 feet to a found iron pin, thence North 00 degrees - 00 minutes - 00 seconds East, 307.33 feet to the point of beginning. Containing 1.34 acres more or less. Parcel of land lying in the NW 1/4 of the NE 1/4 Section 11, Township 24 North, range 15 East, Shelby County, Alabama.

SOURCE OF TITLE Instrument 20040818000463910

TO HAVE AND TO HOLD the above described property unto Wells Fargo Bank, NA, as Trustee for MASTR Asset Backed Securities Trust 2005-OPT1, 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, Wilson Ward Hairelson, a married man and Anne Hairelson, a married woman as his sole and separate property and Wells Fargo Bank, NA, as Trustee for MASTR Asset Backed Securities Trust 2005-OPT1 have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 25th day of May, 2006.

BY:

AS:

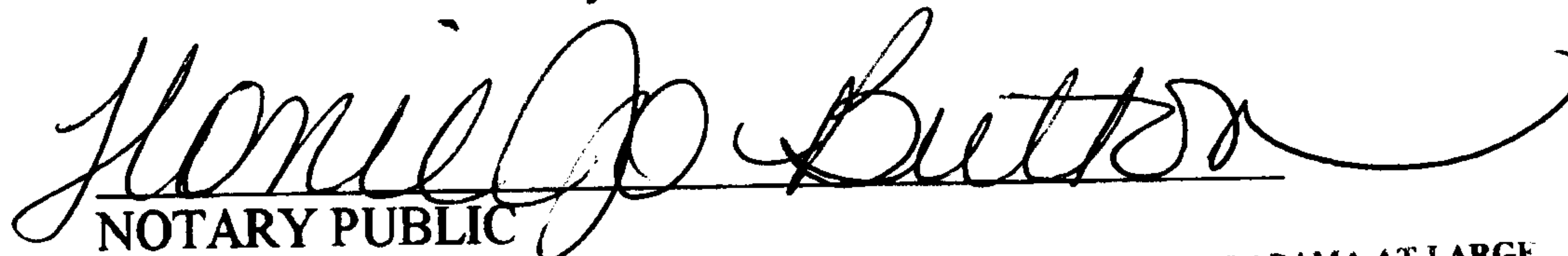


Auctioneer and Attorney-in-fact

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, whose name as attorney-in-fact and auctioneer for Wilson Ward Hairelson, a married man and Anne Hairelson, a married woman as his sole and separate property and Wells Fargo Bank, NA, as Trustee for MASTR Asset Backed Securities Trust 2005-OPT1, 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 25th day of May, 2006.



NOTARY PUBLIC

My Commission Expires:

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



20061017000512390 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
10/17/2006 09:22:03AM FILED/CERT

Grantee Name / Send tax notice to:
Option One Mortgage Corporation
4600 Touchton Road East
Jacksonville, FL 32246