## FORECLOSURE DEED

20061130000580930 1/2 \$16.00 Shelby Cnty Judge of Probate, AL 11/30/2006 10:49:18AM FILED/CERT

COUNTY OF SHELBY

KNOW ALL PERSONS BY THESE PRESENTS: That FLYNN D. BROADY, an unmarried man, did, on to-wit, February 7th, 2004, execute a mortgage to FIRST FRANKLIN FINANCIAL CORPORATION, which mortgage is recorded in Inst. # 2002-07290, et seq., in the Office of the Judge of Probate of Shelby County, Alabama; said mortgage being lastly assigned to BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25 by instrument recorded in Instrument No. 2006/132000580920 in said Probate Court records; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25 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 October 25, November 1 and November 8, 2006; and

WHEREAS, on November 15, 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 BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25 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 BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25 in the amount of SEVEN HUNDRED TWENTY SEVEN THOUSAND TWO HUNDRED FORTY NINE and 24/100ths (\$727,249.24) DOLLARS, which sum the said BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25 offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25; 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 SEVEN HUNDRED TWENTY SEVEN THOUSAND TWO HUNDRED FORTY NINE and 24/100ths (\$727,249.24) DOLLARS, on the indebtedness secured by said mortgage, the said FLYNN D. BROADY, acting by and through the said BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25 by Michael T. Atchison, as said auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25 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 BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 158, according to the Map of Highland Lakes, 1st Sector, an Eddleman Community, as recorded in Map Book 18, Page 37 A, B, C, D, E, F & G, in the Probate Office of Shelby County, Alabama. Together with non-exclusive easement to use the private roadways, common area and all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 1st Sector, recorded as Instrument #1994-07112, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration"). Mineral and mining rights excepted.

TO HAVE AND TO HOLD THE above-described property unto the said BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25 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.

IN WITNESS WHEREOF, the said BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25 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/her capacity as such auctioneer on this the 15th day of November, 2006.

FLYNN D. BROADY

Mortgagors

20061130000580930 2/2 \$16.00 Shelby Cnty Judge of Probate, AL 11/30/2006 10:49:18AM FILED/CERT

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BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25

Mortgagee or Transferee of Mortgagee

By:

By:

As Auctioneer and the person conducting said

sale for the Mortgagee or Transferee of

Mortgagee

BANK ONE, N.A., AS TRUSTEE FOR THE BENEFIT OF THE REGISTERED HOLDERS OF THE MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2002-AR25

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

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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/she, in his/her 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 15th day of November, 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. 1231/15394

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