

STATE OF ALABAMA)

COUNTY OF SHELBY)

THIS FORECLOSURE DEED made this 4th day of December, 2007, between JOHN WILLIAM BENTON and JESSICA BENTON, husband and wife, Parties of the First Part, and CHASE HOME FINANCE, LLC, Party of the Second Part;

W I T N E S S E T H:

WHEREAS, the said JOHN WILLIAM BENTON and JESSICA BENTON, husband and wife, heretofore executed to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") Solely as nominee for Lender and Lender's successors and assigns, herein called the Mortgagee, a certain mortgage dated June 28, 2005, and recorded in Instrument Number 20050707000339110, Probate Records of Shelby County, Alabama, which conveyed the hereinafter described property to secure the indebtedness evidenced by a note, payable in installments, therein described; and

WHEREAS, the Party of the Second Part is the assignee of WACHOVIA MORTGAGE CORPORATION, the original Lender whose indebtedness was secured by said mortgage, and the Party of the Second Part was the holder of the Promissory Note secured by said mortgage at the time of the sale hereinafter mentioned; and

WHEREAS, the said mortgage provides that if said indebtedness or any part thereof should remain unpaid at maturity, then the whole of indebtedness shall at once become due and payable and said mortgage be subject to foreclosure, and further provides that in the event of any such default the Mortgagee shall have the authority to sell said property before the Courthouse Door in the City of Columbiana, County of Shelby, State of Alabama, at public outcry for cash after first giving notice by publication once a week for three successive weeks of the time, place and terms of said sale in some newspaper of general circulation published in Shelby County, Alabama, and further provides that in the event of any such sale the person conducting such sale shall have power and authority to execute a deed to the purchaser of said property at such sale, and further provides that the Mortgagee or its assigns may bid and become the purchaser at such sale of the property therein; and

WHEREAS, parts of said indebtedness remained unpaid at the respective maturities thereof, and the whole of said indebtedness thereupon became due and payable, and default was made in payment thereof, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR CHASE HOME FINANCE, LLC, thereafter gave notice by publication in The Shelby County

Reporter, a newspaper of general circulation and published in Shelby County, Alabama, on the 24th day of October, 2007, and the 31st day of October, 2007, and the 7th day of November, 2007, that it would sell the hereinafter described property before the Main Street entrance of the Shelby County Courthouse at Columbiana, Alabama, at public outcry to the highest bidder for cash, within the legal hours of sale on the 4th day of December, 2007; and

WHEREAS, the said sale was held at the time and place stated in said notice which was published in the said issues of The Shelby County Reporter, and Party of the Second Part became the purchaser of the hereinafter described property at and for the sum of \$74,750.39 cash, which was the highest, best, and last bid therefor; and

WHEREAS, the undersigned, JAMES J. ODOM, JR., conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS"), SOLELY AS NOMINEE FOR CHASE HOME FINANCE, LLC;

NOW THEREFORE, IN consideration of the premises the Parties of the First Part and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS NOMINEE FOR CHASE HOME FINANCE, LLC, 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 the said CHASE HOME FINANCE, LLC, the following described real property situated in Shelby County, Alabama, to-wit:

Commence at the Southeast corner of the SW quarter of the SE quarter of Section 32, Township 21 South, Range 1 West; thence proceed in a Northerly direction along the East boundary line of said quarter quarter section for a distance of 231.0 feet to a point; thence turn an angle of 92 degrees 04 minutes 02 seconds to the left and run for a distance of 667.46 feet to a point, thence turn an angle of 92 degrees 03 minutes 45 seconds to the right and run for a distance of 186.78 feet to a point being the point of beginning of the parcel of land herein described; thence continue in the same direction for a distance of 88.0 feet to a point; thence turn an angle of 116 degrees 06 minutes 45 seconds to the left and run for a distance of 566.91 feet to a point, being a point 30 feet Northeast of the centerline of County Highway #97; thence turn an angle of 121 degrees 45 minutes 49 seconds to the left and run for a distance of 135.0 feet to a point, also being a point 30 feet Northeast of said Centerline of said County Route 97; thence turn an angle of 62 degrees 42 minutes 36 seconds to the left and run for a distance of 458.52 feet to the point of beginning; being in the SW quarter of the SE quarter of Section 32, Township 21 South, Range 1 West, Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said CHASE HOME FINANCE, LLC, its successors and assigns forever, as fully and completely in all respects as the same could or ought to be conveyed to the said CHASE HOME FINANCE, LLC, under and by virtue of the power and authority contained in the aforesaid mortgage. 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, also subject to prior liens, ad valorem taxes, easements and restrictions of record.

IN WITNESS WHEREOF, the said JOHN WILLIAM BENTON and JESSICA BENTON, husband and wife, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS NOMINEE FOR CHASE HOME FINANCE, LLC, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the day and year first above written.

BY: _____

James J. Odom, Jr.

As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said county and state, hereby certify that JAMES J. ODOM, JR., whose name as attorney-in-fact and auctioneer for JOHN WILLIAM BENTON and JESSICA BENTON, husband and wife, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), SOLELY AS NOMINEE FOR CHASE HOME FINANCE, LLC, 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 4th day of December, 2007.

Anne P. Marshall

Notary Public

My Commission Expires: 3/12/2011

THIS INSTRUMENT PREPARED BY:

ARTHUR M. STEPHENS

STEPHENS, MILLIRONS, HARRISON & GAMMONS, P.C.

P.O. BOX 307

HUNTSVILLE, AL 35804

Grantee:

Chase Home Finance, LLC

3415 Vision Drive

Columbus, OH 43219