


PREPARED BY: JOHN RUDD
MORRIS, SCHNEIDER, PRIOR, JOHNSON & FREEDMAN,
LLC
1587 Northeast Expressway
Atlanta, GA 30329
(770) 334-0181

MSP FILE NO.: 604.0612820AL/CXJ
LOAN NO.: 2000018096

STATE OF ALABAMA
COUNTY OF SHELBY


20080317000108840 1/3 \$19.00
Shelby Cnty Judge of Probate, AL
03/17/2008 02:29:37PM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on September 29, 2004, **Apprilla Lee, a single woman, Party of the First Part**, executed a certain mortgage to **First Franklin Financial Corporation**, which said mortgage is recorded in Instrument No. 20041005000650580, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage Services, Inc. as its attorney-in-fact INST#20050828000421490; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and The Bank of New York Trust Company, as successor to JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage 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 01/16, 01/23, and 01/30/08; and

WHEREAS, on February 7, 2008, 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 The Bank of New York Trust Company, as successor to JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage in the amount of **EIGHTY-EIGHT THOUSAND THREE HUNDRED FIFTEEN AND 00/100 DOLLARS (\$88,315.00)**; 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 The Bank of New York Trust Company, as successor to JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage ; and

WHEREAS, Mikki Prince, 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 EIGHTY-EIGHT THOUSAND THREE HUNDRED FIFTEEN AND 00/100 DOLLARS (\$ 88,315.00), 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 The Bank of New York Trust Company, as successor to JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot D, according to the Map and survey of Pate's Subdivision of Lots 1 and 2, Block 1, of Nickerson's survey of Helena Road, as recorded in Map Book 4, Page 34, in the Probate Office of Shelby County, Alabama.

SOURCE OF TITLE: INSTRUMENT NUMBER 20041005000550570


TO HAVE AND TO HOLD the above described property unto The Bank of New York Trust Company, as successor to JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage, 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, Apprilla Lee, a single woman and The Bank of New York Trust Company, as successor to JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage

have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 7th day of February, 2008.

BY: Mikki Prince
AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY


20080317000108840 2/3 \$19.00
Shelby Cnty Judge of Probate, AL
03/17/2008 02:29:37PM FILED/CERT

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

Mikki Prince, whose name as attorney-in-fact and auctioneer for Apprilla Lee, a single woman and The Bank of New York Trust Company, as successor to JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage, 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 7th day of February, 2008.

Iva Dean Paper

NOTARY PUBLIC

My Commission Expires: 12/21/09


Grantee Name / Send tax notice to:

ATTN: Lynn Doyscher

Saxon Mortgage/Fidelity National Foreclosure Solutions

1270 Northland Drive, Suite 200

Mendota Height, MN 55120


20080317000108840 3/3 \$19.00
Shelby Cnty Judge of Probate, AL
03/17/2008 02:29:37PM FILED/CERT