

**THIS INSTRUMENT WAS PREPARED BY:**

Scott J. Humphrey, Esq.  
3829 Lorna Road  
Suite 322  
Hoover, Alabama 35244

STATE OF ALABAMA     )  
COUNTY OF SHELBY    )

**SEND TAX NOTICES TO:**

Wells Fargo Bank, N.A., as Trustee  
c/o Option One Mortgage Corporation  
3 Ada  
Irvine, CA 92618



20080630000264820 1/3 \$128.50  
Shelby Cnty Judge of Probate, AL  
06/30/2008 11:58:36AM FILED/CERT

**FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on July 24, 2006, Melanie Parten n/k/a Melanie Cochran and spouse, David Cochran, Jr., executed a certain mortgage on the property hereinafter described to Option One Mortgage Corporation, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20060829000424360; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three consecutive weeks prior to said sale at public outcry for cash to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the mortgagee or any person conducting said sale for the mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said Option One Mortgage Corporation 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 by publication in the Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of May 28, June 4, and June 11, 2008; and

WHEREAS, on June 20, 2008, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly and properly conducted, and Option One Mortgage Corporation did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott J. Humphrey was the auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Option One Mortgage Corporation; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2007-1 Asset-Backed Certificates, Series 2007-1, in the amount of \$110,500.00, which sum of money Option One Mortgage

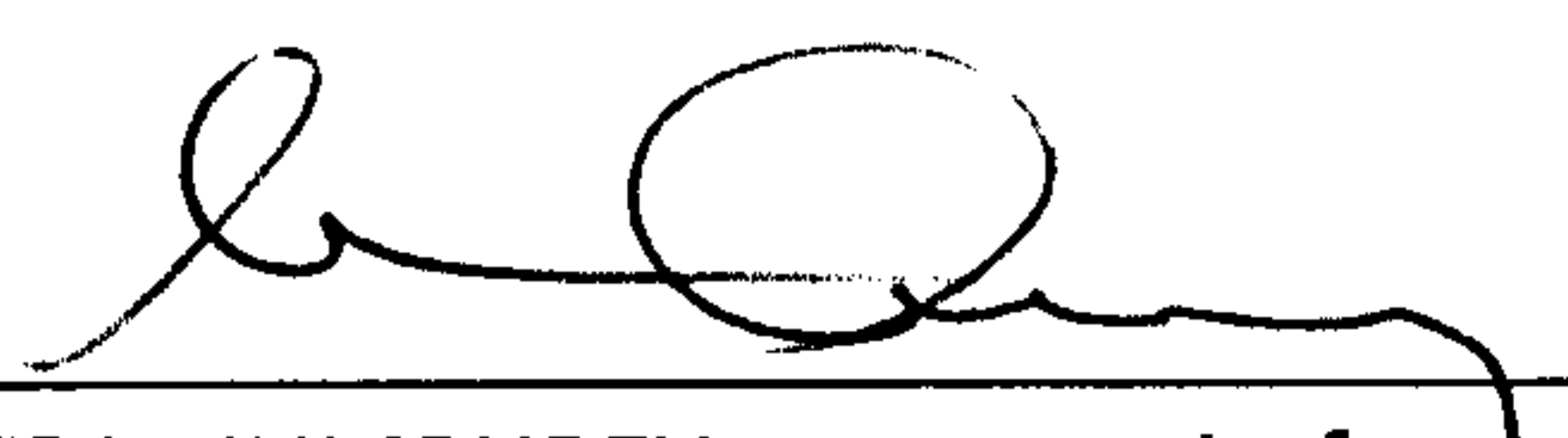
Corporation offered to credit on the indebtedness secured by said mortgage, and the said Option One Mortgage Corporation, by and through Scott J. Humphrey, as auctioneer conducting said sale and as attorney-in-fact for Option One Mortgage Corporation, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2007-1 Asset-Backed Certificates, Series 2007-1, the following described property situated in Shelby County, Alabama, to-wit:

**Unit 1801, in Horizon, a condominium, as established by that certain Declaration of Condominium of Horizon, a Condominium, which is recorded in Instrument No. 2001-40927, to which Declaration of Condominium a Plan is attached as Exhibit "A" thereto, said Plan being filed for record in Map Book 28, Page 141, in the Probate Office of Shelby County, Alabama, and to which said Declaration of Condominium the By-Laws of The Horizon Condominium Association, Inc., is attached as Exhibit "D", together with an undivided interest in the common elements assigned to said Unit, as shown in Exhibit "C" of said Declaration of Condominium of Horizon, a Condominium.**

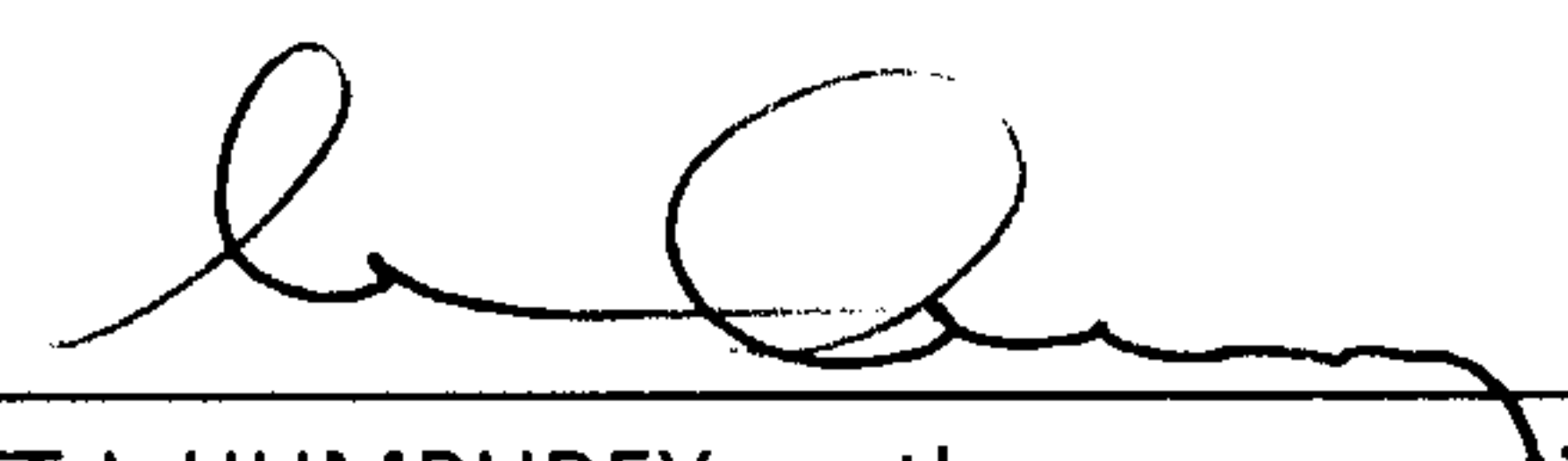
TO HAVE AND TO HOLD the above described property to Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2007-1 Asset-Backed Certificates, Series 2007-1, and its successors and assigns; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

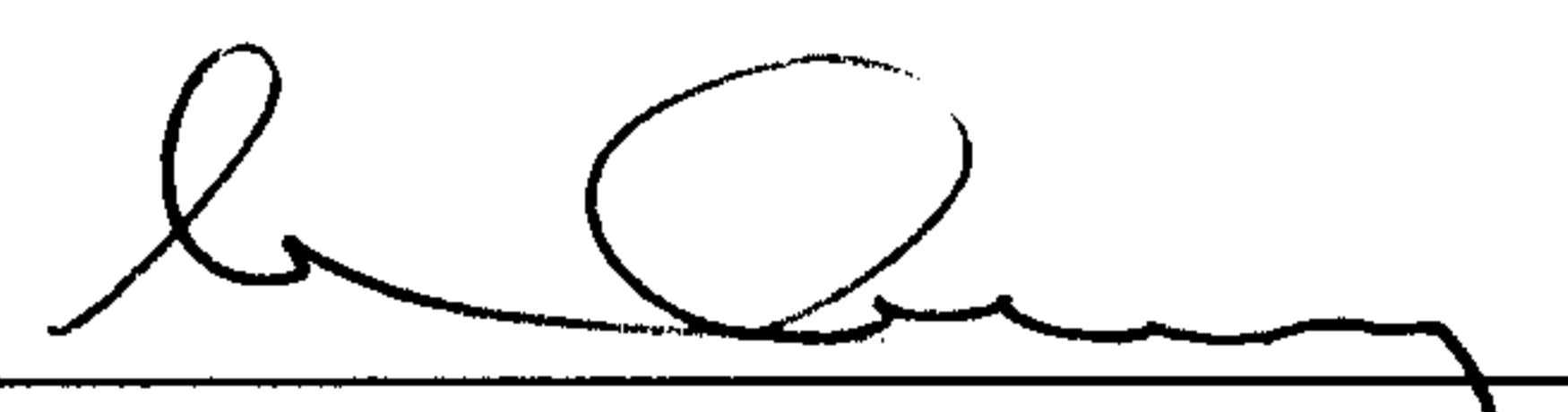
IN WITNESS WHEREOF, Melanie Parten n/k/a Melanie Cochran and David Cochran, Jr., and Option One Mortgage Corporation have caused this instrument to be executed by and through Scott J. Humphrey, as auctioneer conducting said sale and as their attorney-in-fact, and Scott J. Humphrey, as auctioneer conducting said sale, has hereto set his hand and seal on this the 20th day of June, 2008.


MELANIE PARTEN n/k/a MELANIE COCHRAN and  
DAVID COCHRAN, JR.

By:   
SCOTT J. HUMPHREY, attorney-in-fact

OPTION ONE MORTGAGE CORPORATION

By:   
SCOTT J. HUMPHREY, as the person acting as  
auctioneer and conducting the sale as its  
attorney-in-fact

  
SCOTT J. HUMPHREY, as the auctioneer and  
person making said sale

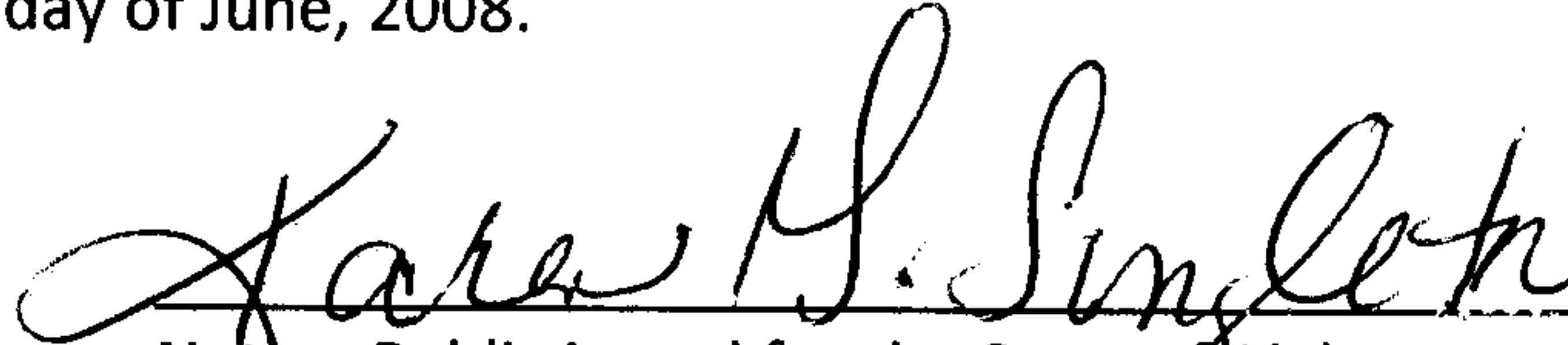
  
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STATE OF ALABAMA     )  
SHELBY COUNTY         )


I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as attorney-in-fact for David Cochran, Jr., and Melanie Parten n/k/a Melanie Cochran; whose name as attorney-in-fact and agent for Option One Mortgage Corporation; and whose name as auctioneer and person making said sale, 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, in his capacity as such attorney-in-fact, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 20th day of June, 2008.

  
Notary Public in and for the State of Alabama, at Large  
My Commission Expires: 4/25/2010  
**KAREN G. SINGLETON**  
Notary Public, AL State at Large  
My Comm. Expires April 25, 2010

Shelby County, AL 06/30/2008  
State of Alabama

Deed Tax: \$110.50

  
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