

STATE OF ALABAMA)

COUNTY OF SHELBY)

THIS FORECLOSURE DEED made this 9th day of September, 2008, between RUSSELL L. CARTER and KIMBERLY M. CARTER, husband and wife, Parties of the First Part, and HOME SALES, INC. OF DELAWARE, Party of the Second Part;

W I T N E S S E T H:

WHEREAS, the said RUSSELL L. CARTER and KIMBERLY M. CARTER, husband and wife, heretofore executed to CHARTER ONE MORTGAGE CORP., herein called the Mortgagee, a certain mortgage dated September 15, 2003, and recorded in Instrument #20030917000625800, 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 CHASE HOME FINANCE LLC was owner thereof 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

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 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 6th day of August, 2008, and the 13th day of August, 2008, and the 20th day of August, 2008, that it would sell the hereinafter described property before the front door 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 9th day of September, 2008; 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 HOME SALES, INC. OF DELAWARE became the purchaser of the hereinafter described property at and for the sum of

\$135,100.00 cash, which was the highest, best, and last bid therefore; and

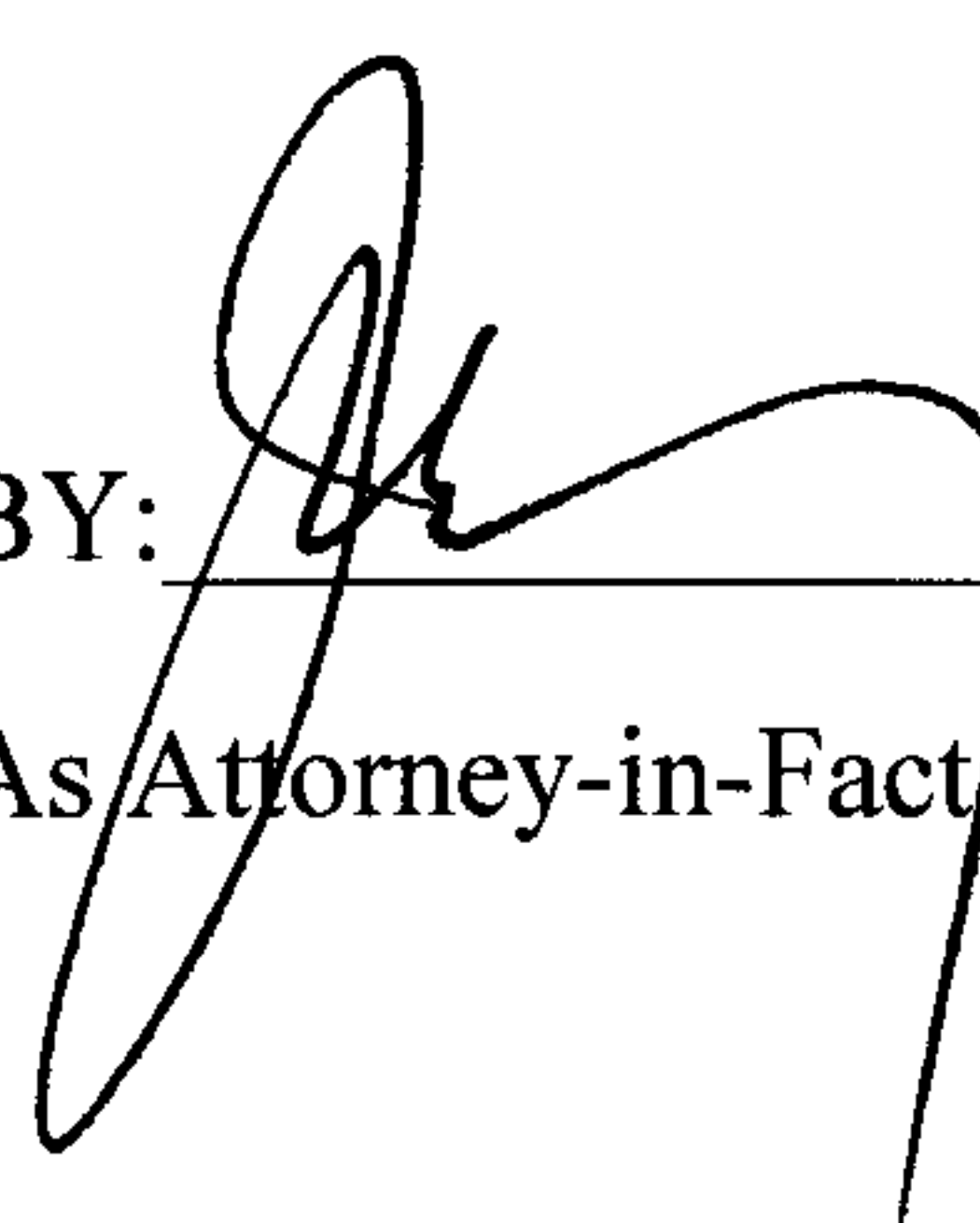
WHEREAS, the undersigned, JAMES J. ODOM, JR., conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by CHASE HOME FINANCE LLC;

NOW THEREFORE, IN consideration of the premises the Parties of the First Part and 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 HOME SALES, INC. OF DELAWARE, the following described real property situated in Shelby County, Alabama, to-wit:

Lot 22, according to the survey of Forest Hills – 1st Sector, as recorded in Map Book 19, Page 46 A & B in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD unto the said HOME SALES, INC. OF DELAWARE, its successors and assigns forever, as fully and completely in all respects as the same could or ought to be conveyed to the said HOME SALES, INC. OF DELAWARE, 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 RUSSELL L. CARTER and KIMBERLY M. CARTER, husband and wife, and 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: 

As Attorney-in-Fact and Auctioneer

Shelby County, AL 10/06/2008
State of Alabama

Deed Tax: \$135.50

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 RUSSELL L. CARTER and KIMBERLY M. CARTER, husband and wife, and 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 9th day of September, 2008.

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