


PREPARED BY: JOHN RUDD

MORRIS, SCHNEIDER, PRIOR, JOHNSON & FREEDMAN,
LLC

1587 Northeast Expressway
Atlanta, GA 30329
(770) 224-0181

MSP FILE NO.: 604.0808744AL/k
LOAN NO.: 1044164647

STATE OF ALABAMA
COUNTY OF SHELBY


20081201000452690 1/8 \$34.00
Shelby Cnty Judge of Probate, AL
12/01/2008 12:31:33PM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on September 24, 2003, **Phillip C. Gillispie and Laura S. Gillispie, husband and wife, Party of the First Part**, executed a certain mortgage to **First Franklin Financial Corp., subsidiary of National City Bank of Indiana**, which said mortgage is recorded in Instrument No. 20031003000665250, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact; and Book 20081201000452690 Page _____

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact 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 6/11, 6/18, 6/25; and

WHEREAS, Federal Tax Lien(s) have been filed against the subject property in the Register's Office of Shelby County, Alabama, at; **Instrument Number 20031222000820820** and **Instrument Number 20031222000820830** Notice of the sale was given to the United States pursuant to 26 U.S.C. 7425(b) and the response of the United States is attached The property is subject to the right of the United States to redeem pursuant to 26 U.S.C. 7425(d)(1)

WHEREAS, on July 3, 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 Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact in the amount of **ONE HUNDRED THIRTY-TWO THOUSAND SIX HUNDRED AND 00/100 DOLLARS (\$ 132,600.00)**; 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 Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact; and

WHEREAS, Mitch Price, 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 ONE HUNDRED THIRTY-TWO THOUSAND SIX HUNDRED AND 00/100 DOLLARS (\$ 132,600.00), 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 Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 16, according to the survey of Rocky Ridge, Phase 2, as recorded in Map Book 27, Page 16, in the Probate Office of Shelby County, Alabama: being situate in Shelby County, Alabama

SOURCE OF TITLE: **Inst# 2002-14682**


TO HAVE AND TO HOLD the above described property unto Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact, 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, Phillip C. Gillispie and Laura S. Gillispie, husband and wife and Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 3rd day of July, 2008.

BY: Michael Prince

AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY


20081201000452690 2/8 \$34.00
Shelby Cnty Judge of Probate, AL
12/01/2008 12:31:33PM FILED/CERT

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

Michael Prince, whose name as attorney-in-fact and auctioneer for Phillip C. Gillispie and Laura S. Gillispie, husband and wife and Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact, 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.

MSP FILE NO.: 604.0808744AL/k

LOAN NO.: 1044164647

Given under my hand and official seal this 3rd day of July,
2008.

Ala Dawn Raper

NOTARY PUBLIC

My Commission Expires: 12/21/09

Grantee Name / Send tax notice to:

ATTN: Eric Ogechi

Saxon Mortgage Services, Inc

1270 Northland Drive, Suite 200

Mendota Height, MN 55120



20081201000452690 3/8 \$34.00
Shelby Cnty Judge of Probate, AL
12/01/2008 12:31:33PM FILED/CERT

MORRIS, SCHNEIDER, PRIOR, JOHNSON & FREEDMAN, LLC

ATTORNEYS AND COUNSELORS AT LAW
1587 NORTHEAST EXPRESSWAY
ATLANTA, GA 30329
(770) 234-9181
FAX (770) 234-9192

June 4, 2008

VIA OVERNIGHT MAIL

Internal Revenue Service
Attn: Foreclosure Desk
1555 Poydras Street, Suite 220 - Stop 65
New Orleans, LA 70112

Internal Revenue Service
SBSE-Technical Services
Gulf States - Advisory

JUN 05 2008

Technical Territory Area 5 Coll
New Orleans, LA

Re: Notice of Federal Tax Lien/Consent to Sell

MSP File Number: 604.0808744AL

Lender Loan No.: 1044164647

Name Per Client: Phillip C. Gillispie and Laura S. Gillispie

Property Address: 113 Rock Valley Road
Helena, AL 35080



20081201000452690 4/8 \$34.00
Shelby Cnty Judge of Probate, AL
12/01/2008 12:31:33PM FILED/CERT

Dear Sir or Madam:

I am writing to advise you in accordance with 26 U.S.C. 7425 that Saxon Mortgage Services, Inc has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on July 3, 2008. Enclosed is a copy of the Notice of Mortgage Foreclosure Sale, which is being published in the Shelby County legal newspaper. The recording information for the Mortgage, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Shelby County records indicates that two federal tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy (ies) of the specific federal tax lien(s) found; said lien(s) were recorded in Instrument No. . We were unable to obtain this information in adequate time to send the Internal Revenue Service notice at least 25 days prior to the impending foreclosure sale; *therefore, we hereby request a Consent to Sale concerning said sale.*

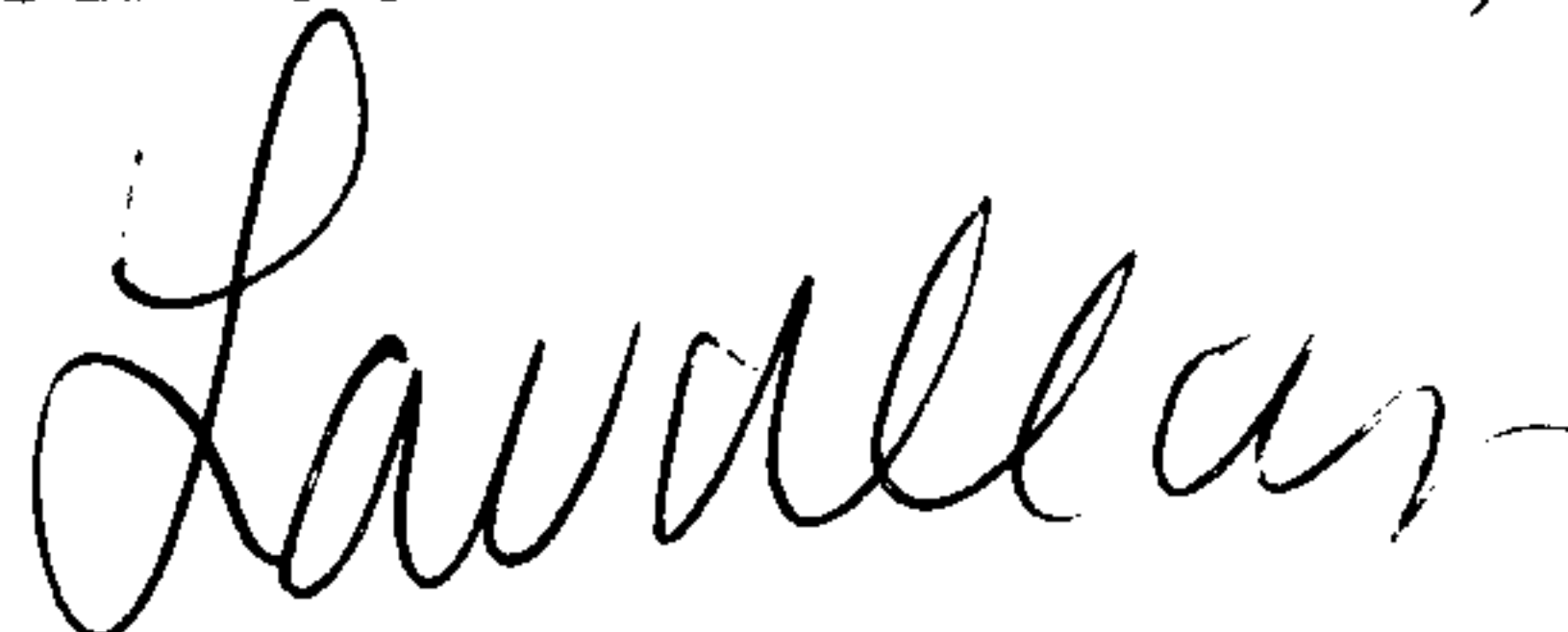
We are not certain that the parties named in the federal tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Phillip C. and Nancy L. Gillispie (). Phillip C. and Laura S. Gillispie (). A copy(ies) of the deed(s) conveying the subject property into said individual(s) is/are also enclosed.

The unpaid principal balance of the loan against the above-referenced property is approximately \$140,540.17. Interest through the sale date is approximately 5,669.74. Costs and attorneys' fees associated with the sale should be approximately \$1,500.00.

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return to the undersigned using the enclosed self-addressed airbill and overnight package.
If you should have any questions about this matter, please do not hesitate to contact this office.

Sincerely,
PROMMIS SOLUTIONS, LLC on behalf of

**MORRIS, SCHNEIDER, PRIOR,
JOHNSON & FREEDMAN, LLC.**



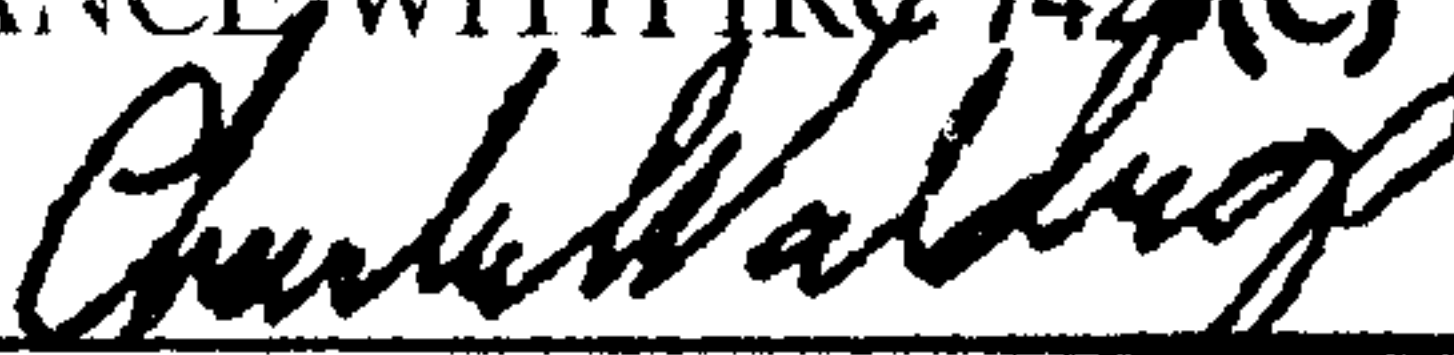
kmlavallais

Enclosures

cc: Saxon Mortgage Services, Inc

**THIS NOTICE IS CONSIDERED ADEQUATE
IN ACCORDANCE WITH IRC 7425(C)**

Signature: _____



**Manager, Technical Services, Area 5
SBSE, Advisory, New Orleans, LA**



20081201000452690 5/8 \$34.00
Shelby Cnty Judge of Probate, AL
12/01/2008 12:31:33PM FILED/CERT

NOTICE OF
MORTGAGE FORECLOSURE SALE

ALABAMA, SHELBY COUNTY

Default having been made in the indebtedness secured by that certain mortgage executed by Phillip C. Gillispie and Laura S. Gillispie, husband and wife to First Franklin Financial Corp., subsidiary of National City Bank of Indiana, dated September 24, 2003, said mortgage being recorded in Instrument No. 20031003000665250, in the Office of the Judge of Probate of Shelby County, Alabama. .

The undersigned, Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact, under and by virtue of the power of sale contained in said mortgage, will sell at public outcry to the highest bidder for cash before the courthouse door of Shelby County, Alabama, during the legal hours of sale, on July 3, 2008, the following real estate, situated in Shelby County, Alabama, to-wit:

Lot 16, according to the survey of Rocky Ridge, Phase 2, as recorded in Map Book 27, Page 16, in the Probate Office of Shelby County, Alabama: being situate in Shelby County, Alabama

Said property is commonly known as **113 Rock Valley Road, Helena, AL 35080**


The indebtedness secured by said Mortgage has been and is hereby declared due because of default under the terms of said Mortgage and Note, including but not limited to the nonpayment of the indebtedness as and when due. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorney's fees and all other payments provided for under the terms of the Mortgage and Note.

Said property will be sold subject to the following items which may affect the title to said property: all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens upon said property; special assessments; all outstanding bills for public utilities which constitute liens upon said property; all restrictive covenants, easements, rights-of-way; the statutory right of redemption pursuant to Alabama law; and any other matters of record superior to said Mortgage. To the best of the knowledge and belief of the undersigned, the party in possession of the property is Phillip C. Gillispie and Laura S. Gillispie or tenant(s).

**WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR FIRST FRANKLIN
MORTGAGE LOAN TRUST 2003-FFH2 BY: SAXON MORTGAGE SERVICES, INC. AS ITS
ATTORNEY-IN-FACT
as holder of said mortgage**

John Rudd
Morris, Schneider, Prior, Johnson & Freedman, LLC
1587 Northeast Expressway,
Atlanta, GA 30329
(770) 234-9181
MSP File No.604.0808744AL\k

Shelby County Reporter
6/11, 6/18, 6/25


20081201000452690 6/8 \$34.00
Shelby Cnty Judge of Probate, AL
12/01/2008 12:31:33PM FILED/CERT

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Form 668 (Y)(c)
(Rev. October 2000)

1008

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #8
Lien Unit Phone: (615) 250-5934

Serial Number

147228703

For Optional Use by Recording Office



20031222000820020 Pg 1/1 28.00
Shelby Cnty Judge of Probate, AL
12/22/2003 11:18:00 FILED/CERTIFIED

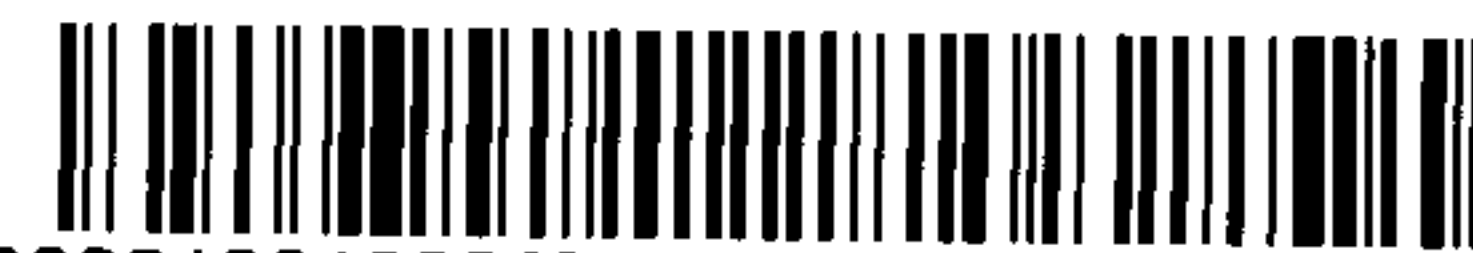
As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer PHILLIP C & LAURA S GILLISPIE

Residence 113 ROCK VALLEY DR
HELENA, AL 35080-3773

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/1997		11/23/1999	12/23/2009	
1040	12/31/1997		03/13/2000	04/12/2010	6613.92
1040	12/31/1999		05/29/2000	06/28/2010	566.57
1040	12/31/2001		02/03/2003	03/05/2013	1307.78



20081201000452690 7/8 \$34.00
Shelby Cnty Judge of Probate, AL
12/01/2008 12:31:33PM FILED/CERT

Place of Filing

Judge of Probate
Shelby County
Columbiana, AL 35051

Total \$ 8488.27

This notice was prepared and signed at NASHVILLE, TN, on this,

the 10th day of December, 2003.

Signature

Pat S. Grone

Title
REVENUE OFFICER
(205) 912-5170

28-01-3407

for MARTHA LANGSTON

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 10-00)
CAT. NO 60025X

Form 668 (Y)(c)
(Rev. October 2000)

1008

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #8
Lien Unit Phone: (615) 250-5934

Serial Number

147228803

For Optional Use by Recording Office

20031222000020030 Pg 1/1 28.00
Shelby Cnty Judge of Probate, AL
12/22/2003 11:16:00 FILED/CERTIFIED

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer PHILLIP C. AND NANCY L. GILLISPIE

Residence 605 CROSSCREEK TRAIL
PELHAM, AL 35124

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/1993		10/25/1999	11/24/2009	47666.30
1040	12/31/1994		10/25/1999	11/24/2009	16206.22
1040	12/31/1995		11/23/1999	12/23/2009	21369.16

20081201000452690 8/8 \$34.00
Shelby Cnty Judge of Probate, AL
12/01/2008 12:31:33PM FILED/CERT

Place of Filing

Judge of Probate
Shelby County
Columbiana, AL 35051

Total \$ 85241.68

This notice was prepared and signed at NASHVILLE, TN, on this,

the 10th day of December, 2003.

Signature

Pat S. Hone

Title
REVENUE OFFICER
(205) 912-5170

28-01-3407

for MARTHA LANGSTON

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 10-00)
CAT. NO 60025X