


PREPARED BY:  
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0817099AL

FILE NO.: 5002.0817099AL/D

  
20090826000329030 1/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
08/26/2009 12:00:36 PM FILED/CERT

Cross reference to Instrument 20021009000495420.

STATE OF ALABAMA  
COUNTY OF SHELBY

**MORTGAGE FORECLOSURE DEED**

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore, on to-wit, October 3, 2002, **Derrick Ervin and Shemelia Ervin, husband and wife, Mortgagors**, did execute a certain mortgage to **First Franklin Financial Corporation**, which said mortgage is recorded in Instrument No. 20021009000495420, as modified by that certain Modification Agreement dated August 14, 2006, and recorded in Instrument No. 20060918000460960, in the Office of the Judge of Probate of Shelby County, Alabama ; and

WHEREAS, the said First Franklin Financial Corporation, transferred and assigned said mortgage and the debt thereby secured to Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact , as transferee, said transfer is recorded in Instrument 20090324000107810, aforesaid records, and Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact, as transferee is now the holder and owner of said mortgage and debt; and

WHEREAS, default was made in the payment of indebtedness secured by said mortgage, and the said Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact as transferee, did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of foreclosure of said mortgage, in accordance with the terms thereof, by First Class Mail and by publication in the Shelby County Reporter, a newspaper of general interest and circulation in Shelby County, Alabama, in its issues of 07/08, 07/15, 07/22/09; and

WHEREAS, on August 6, 2009, the day on which the foreclosure sale was due to be held under the terms of said notice at 3:25 o'clock am/(pm) between the legal hours of sale, said foreclosure was duly and properly conducted and Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact did offer for sale and sell a public outcry, in front of the main entrance of the courthouse door of the Shelby County, Alabama Courthouse, in the City of Columbiana , Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid for cash 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 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact in the amount of **THREE HUNDRED NINETY-FIVE THOUSAND FOUR HUNDRED FOURTEEN AND 15/100 DOLLARS (\$ 395,414.15)** which sum the said Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4; and



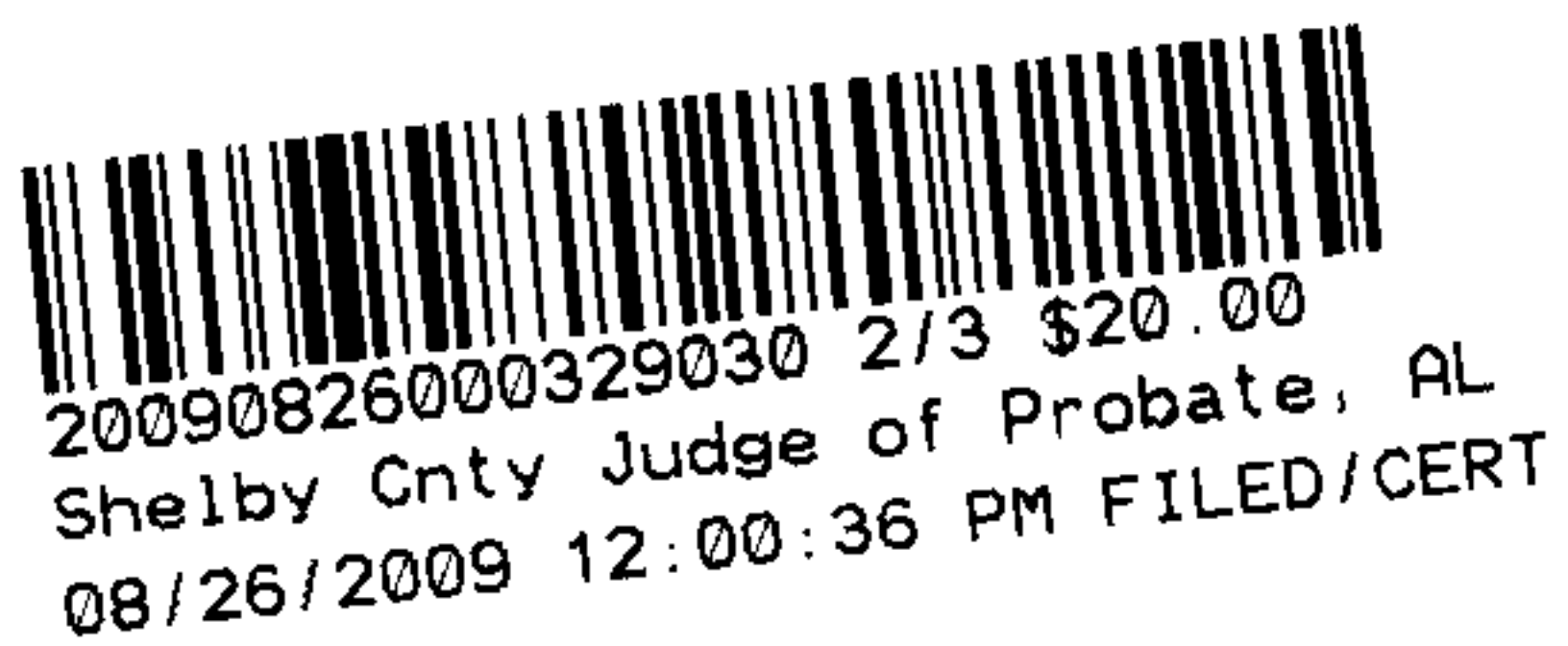
WHEREAS, said mortgage expressly authorized the mortgagee to bid at the sale and purchase said property, if the highest bidder thereto, and authorized the Mortgagee, Auctioneer, or any person conducting said sale for the Mortgagee to execute to the purchaser at said sale a deed to the property so purchased;

NOW, THEREFORE, in consideration of the premises and the credit of THREE HUNDRED NINETY-FIVE THOUSAND FOUR HUNDRED FOURTEEN AND 15/100 DOLLARS (\$ 395,414.15), cash, on the indebtedness secured by said mortgage, the said Derrick Ervin and Shemelia Ervin, husband and wife, acting by and through the said Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact as transferee, by Mikki Prince, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, does hereby grant, bargain, sell and convey unto Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4, and its successors and assigns, as transferee, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 4, according to the Survey of Weatherly Windsor, Sector 9, as recorded in Map Book 17, Page 125, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4, 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 any taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, the said Derrick Ervin and Shemelia Ervin, husband and wife, Mortgagor(s) by the said Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact have caused this instrument to be executed by Mikki Prince, as auctioneer and the person conducting said sale for the Mortgagee, or Transferee of Mortgagee, and in witness whereof said Mikki Prince, has executed this instrument in his/her capacity as such auctioneer conducting said sale causing these presents to be executed on the 6<sup>th</sup> day of August, 2009



Derrick Ervin and Shemelia Ervin, husband and wife, Mortgagor(s)

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact, Mortgagee or Transferee of Mortgagee

By: Mikki Prince  
as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2002-FF4 by: Saxon Mortgage Services, Inc. as its attorney in fact, Mortgagee or Transferee of Mortgagee

By: Mikki Prince

\_\_\_\_\_ as Auctioneer and the  
person conducting said sale for the Mortgagee or  
Transferee of Mortgagee

By: Y. Michael Prince  
\_\_\_\_\_ as Auctioneer and the  
person conducting said sale for the Mortgagee or  
Transferee of Mortgagee

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that  
Michael Prince, whose name as Auctioneer and the person conducting said sale  
for Mortgagee or Transferee of Mortgagee, 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, in his  
capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of  
Mortgagee, and with full authority executed this instrument voluntarily on the day that bears the same date.


Given under my hand and official seal this 6<sup>th</sup> day of August, 2009.

Arita Louise Kelly

NOTARY PUBLIC  
My Commission Expires:

My Commission Expires  
January 13, 2013

Grantee Name / Send tax notice to:  
ATTN:  
Saxon Mortgage Services, Inc  
4708 Mercantile Drive  
Fort Worth TX 76137

  
20090826000329030 3/3 \$20.00  
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