


MORTGAGE FORECLOSURE DEED


20100407000105510 1/2 \$20.00
Shelby Cnty Judge of Probate, AL
04/07/2010 02:00:21 PM FILED/CERT

STATE OF ALABAMA
COUNTY OF SHELBY

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)

Charles J. Young

KNOW ALL MEN BY THESE PRESENTS: That Charles J. Young, Unmarried did, on to-wit, the May 16, 2005, execute a mortgage to PHH Mortgage Services, which mortgage is recorded in Instrument# 20050603000271000; said mortgage was transferred and assigned to Mortgage Electronic Registration Systems, Inc., as recorded in Instrument #20050823000432610; further transferred and assigned to Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1 as recorded in Instrument #20100311000071830 et seq.. in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and the said Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1 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, in accordance with the terms thereof, by publication in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of March 10, 17, 24, 2010; and

WHEREAS, on the March 31, 2010, the day on which the foreclosure sale was due to be held under the terms of said notice, at 3:25 o'clock a.m./p.m. between the legal hours of sale, said foreclosure sale was duly and properly conducted, and Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1 did offer for sale and did sell at public outcry, in front 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 Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1, in the amount of One Hundred Eighteen Thousand Five Hundred Ninety-Four Dollars and Eighty-Two Cents (\$118,594.82), which sum the said Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1 offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1; and

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


NOW, THEREFORE, in consideration of the premises and of One Hundred Eighteen Thousand Five Hundred Ninety-Four Dollars and Eighty-Two Cents (\$118,594.82), cash, the said Charles J. Young, Unmarried, acting by and through the said Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1, by Jimmie Raye Newman, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1, by Jimmie Raye Newman, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Jimmie Raye Newman, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 144 according to the survey of Waterford Village Sector 4 as recorded in Map Book 33, Page 86 in the Probate Office of Shelby County, Alabama.

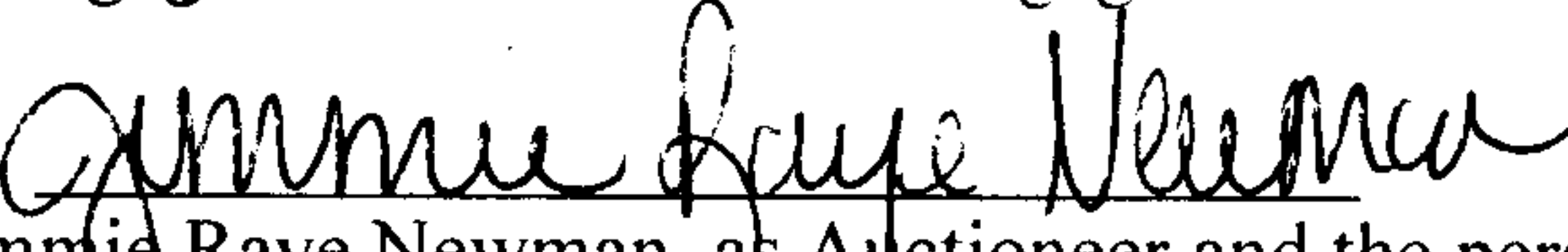
TO HAVE AND TO HOLD THE above described property unto Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

IN WITNESS WHEREOF, the said Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1, has caused this instrument to be executed by Jimmie Raye Newman, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said Jimmie Raye Newman, has executed this instrument in his capacity as such auctioneer on this the March 31, 2010.

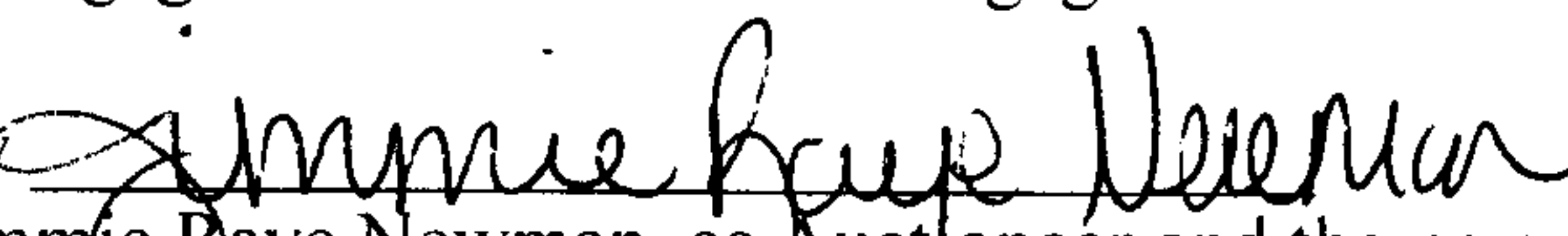
Charles J. Young, Unmarried
Mortgagors

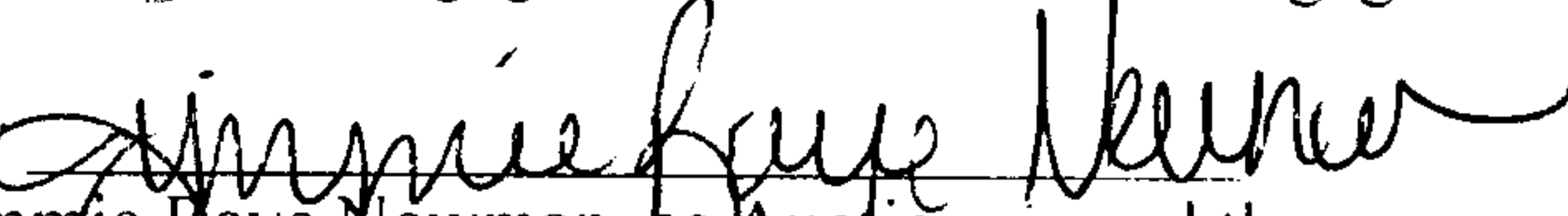

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Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1
Mortgagee or Transferee of Mortgagee

By 
Jimmie Raye Newman, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

Wachovia Bank, N.A., as Trustee, for J.P. Morgan Mortgage Trust 2005-ALT1
Mortgagee or Transferee of Mortgagee

By 
Jimmie Raye Newman, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

By 
Jimmie Raye Newman, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Jimmie Raye Newman, whose name as Auctioneer and the person conducting said sale for the 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 that same date.

Given under my hand and official seal this March 31, 2010.


NOTARY PUBLIC

MY COMMISSION EXPIRES: 5-28-2010

Instrument prepared by:
EDITH S. PICKETT
SHAPIRO & PICKETT, L.L.P.
651 Beacon Parkway West, Suite 115
Birmingham, Alabama 35209
10-000170

GRANTEE'S ADDRESS
PHH Mortgage Corporation
2001 Bishops Gate Blvd.
Attn: Mail Stop SV-01
Mount Laurel, New Jersey 08054



Dorothy M. Velch
Notary Public
State of Alabama
Alabama State at Large