20060515000228800 1/2 $15.00
Shelby Cnty Judge of Probate,AL
05/15/2006 03:29:58PM FILED/CERT

STATE OF ALABAMA

COUNTY OF SHELBY

FORECLOSURE DEED

KNOW ALL PERSONS BY THESE PRESENTS: That RANDALL TRENT HOLLADAY, did, on to-wit, February 23rd, 2004, execute a mortgage to INDYMAC BANK, F.S.B., which mortgage is recorded in Instrument No. 20040303000109490, et seq., in the Office of the Judge of Probate of SHELBY County, Alabama; said mortgage being assigned to HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES, which assignment is recorded in Instrument No. 20050309000108280 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 HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES 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, in its issues of April 12, 19 and 26, 2006; and

WHEREAS, on May 5th, 2006, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES did offer for sale and did sell at public outcry, in front of the courthouse door of SHELBY County, Alabama, 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 the said HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES in the amount of ONE HUNDRED FOURTEEN THOUSAND EIGHT HUNDRED FOURTEEN AND 33/100THS ($114,814.33) DOLLARS, which sum the said HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the said sale and purchase said property, if the highest bidder therefor, 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 a credit of ONE HUNDRED FOURTEEN THOUSAND EIGHT HUNDRED FOURTEEN AND 33/100THS ($114,814.33) DOLLARS, on the indebtedness secured by said mortgage, the said RANDALL TRENT HOLLADAY, acting by and through the said HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES by Michael T. Atchinson, as said auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES by Michael T. Atchinson as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Michael T. Atchinson as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, do hereby grant, bargain, sell and convey unto HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES, the following described real estate situated in SHELBY County, Alabama, to-wit:

Lots 22 & 23, Deer Springs Estates, Inc., First Addition, as recorded in Map Book 5, at Page 55, in the Probate Records of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above-described property unto the said HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES 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 subject to any outstanding claims arising out of or relating to non-payment of ad valorem taxes.

Atchison

IN WITNESS WHEREOF, the said HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES has caused this instrument to be executed by Michael T. Atchison as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and in witness whereof the said Michael T. Atchison has executed this instrument in his capacity as such auctioneer on this the 5th day of May, 2006.

RANDALL TRENT HOLLADAY
Mortgagors

20060515000228800 2/2 $15.00
Shelby Cnty Judge of Probate, AL
05/15/2006 03:29:58PM FILED/CERT

By: HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES
Mortgagee or Transferee of Mortgagee

By: _____
As Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

HSBC BANK USA, AS TRUSTEE FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2004-IN1, ASSET BACKED PASS-THROUGH CERTIFICATES
Mortgagee or Transferee of Mortgagee

By: _____
As Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

_____
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 Michael T. Atchison, 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 Mortgage, and with full authority executed this instrument voluntarily on the day the same bears date.

Given under my hand and official seal this the 5th day of May, 2006.

_____
NOTARY PUBLIC

MY COMMISSION EXPIRES 10/16/08

This instrument prepared by:
Goodman G. Ledyard
PIERCE LEDYARD, P.C.
Post Office Box 161389
Mobile, Alabama 36616
File No. 1231/15536

Grantee's Address:
P.O. Box 24737
West Palm Beach, FL 33416