

AUCTIONEER'S DEED

STATE OF ALABAMA  
COUNTY OF SHELBY

WHEREAS, DEREK S. BARNES and RHENDA BARNES, Husband and Wife executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Lender, Resmae Mortgage Corporation, and Lender's Successors and Assigns on the 5th day of September, 2006 on that certain real property hereinafter described, which mortgage is recorded in Instrument No. 20060915000460790, of the records in the Office of the Judge of Probate, Shelby County, Alabama; which said mortgage was subsequently assigned to HSBC Bank USA, National Association, as Trustee for the Benefit of the Certificateholders of Nomura Home Equity Loan, Inc. Asset-Backed Certificates, Series 2007-3 by instrument recorded in Instrument No. 20100525000166550 of said Probate Court records; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the City of Columbiana, County of Shelby, Alabama, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in the City of Columbiana, Alabama; and

WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on February 9th, February 16th and February 23rd, 2011,; fixing the time of the sale of said property to be during the legal hours of sale on the 4th day of March, 2011, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 4th day of March, 2011, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES, SERIES 2007-3** was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of **\$329,712.66** cash in hand paid by said purchaser to Marcus Clark, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said HSBC Bank USA, National Association, as Trustee for the Benefit of the Certificateholders of Nomura Home Equity Loan, Inc. Asset-Backed Certificates, Series 2007-3, by and through Marcus Clark as such auctioneer, and as its attorney-in-fact, and Derek S. Barnes and Rhenda Barnes by Marcus Clark, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES, SERIES 2007-3**, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

LOT 15, ACCORDING TO THE RESURVEY OF VALLEYBROOK, PHASE II, AS RECORDED IN MAP BOOK 12, PAGE 12, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said **HSBC BANK USA, NATIONAL ASSOCIATION, AS**

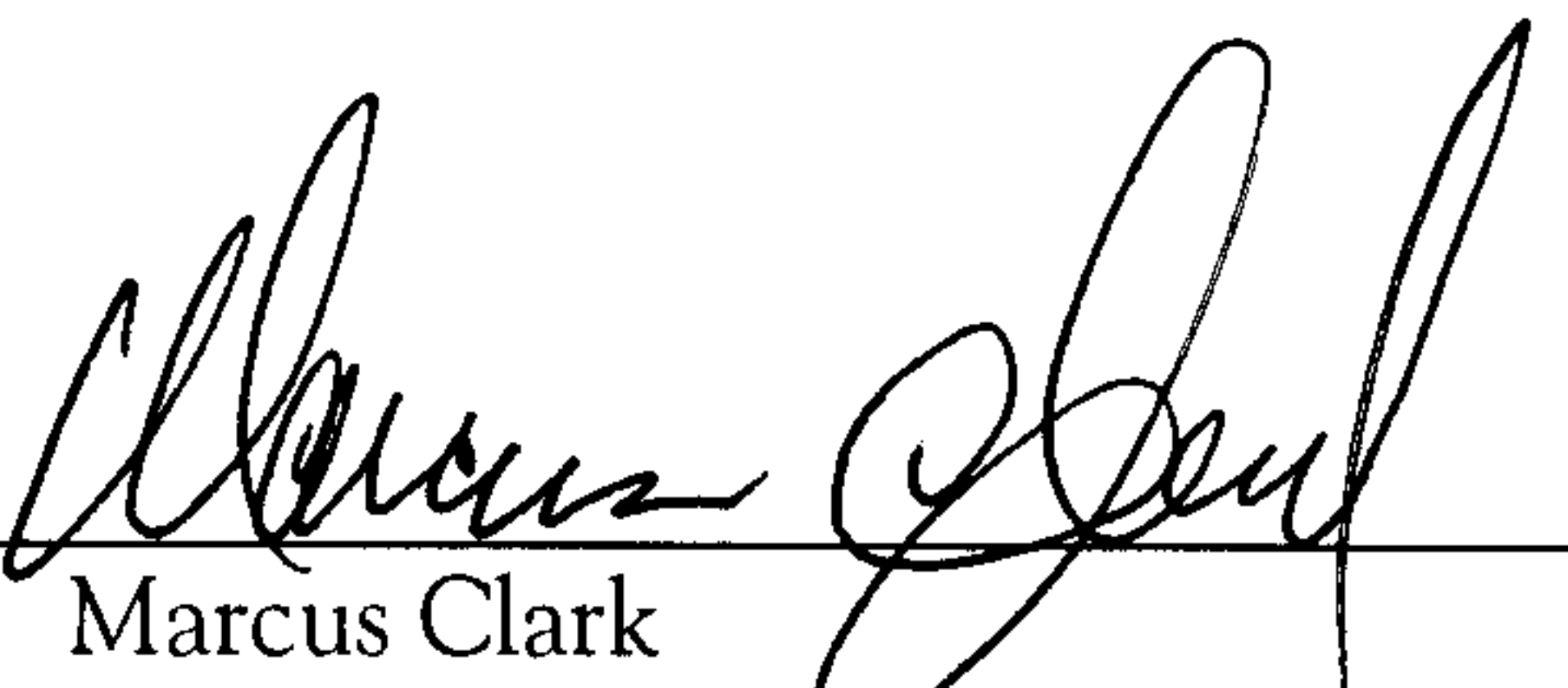


20110331000100760 2/2 \$18.00  
Shelby Cnty Judge of Probate, AL  
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TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES, SERIES 2007-3, the purchaser at said sale, its successors and assigns, 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, and any and all ad valorem taxes due or assessed.

IN WITNESS WHEREOF, the said HSBC Bank USA, National Association, as Trustee for the Benefit of the Certificateholders of Nomura Home Equity Loan, Inc. Asset-Backed Certificates, Series 2007-3, and Derek S. Barnes and Rhenda Barnes, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on this the 4th day of March, 2011.

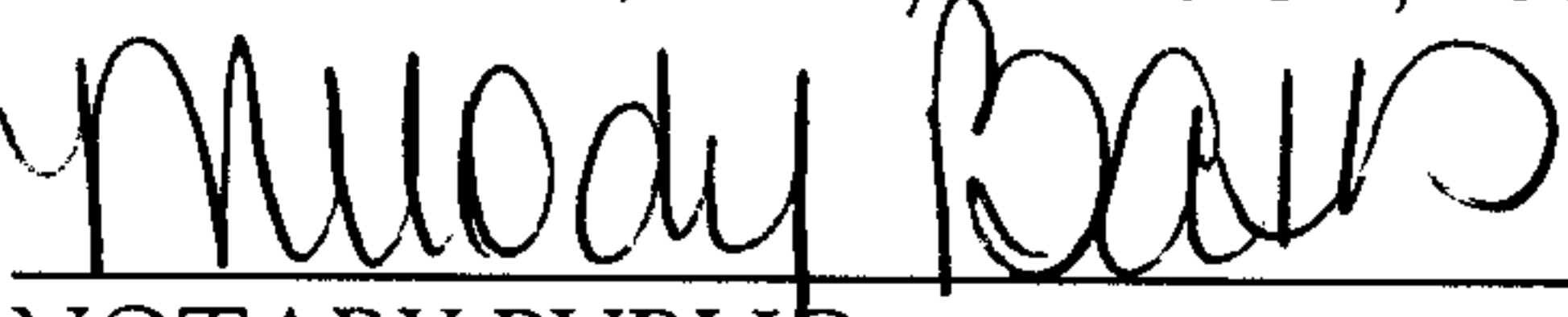
HSBC BANK USA, NATIONAL ASSOCIATION,  
AS TRUSTEE FOR THE BENEFIT OF THE  
CERTIFICATEHOLDERS OF NOMURA HOME  
EQUITY LOAN, INC. ASSET-BACKED  
CERTIFICATES, SERIES 2007-3 and  
DEREK S. BARNES and RHENDA BARNES

BY:   
Marcus Clark  
As Attorney-in-Fact and Auctioneer

STATE OF ALABAMA  
COUNTY OF SHELBY

I, the undersigned Notary Public in and for said State and County, hereby certify that Marcus Clark, whose name as attorney-in-fact and auctioneer for HSBC Bank USA, National Association, as Trustee for the Benefit of the Certificateholders of Nomura Home Equity Loan, Inc. Asset-Backed Certificates, Series 2007-3, and Derek S. Barnes and Rhenda Barnes 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, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 4th day of March, 2011.

  
NOTARY PUBLIC  
My Commission Expires: **MY COMMISSION EXPIRES 07-27-2011**

Grantee's address:  
4828 Loop Central Drive  
Houston, TX 77081

This instrument prepared by:

Beth McFadden Rouse  
McFADDEN, LYON & ROUSE, L.L.C.  
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