

THIS INSTRUMENT WAS PREPARED BY:

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SEND TAX NOTICES TO:

HSBC Bank c/o AHMSI
4600 Regent Blvd., Ste. 200
Irving, TX 75063-1730


STATE OF ALABAMA)
COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That where as heretofore on July 6, 2005, Jerry Abernathy and Michelle Abernathy, husband and wife, executed a certain mortgage on the property hereinafter described to Option One Mortgage Corporation, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, at Instrument No. 20050712000348460; and subsequently transferred and assigned to HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1, and said assignment being recorded at Instrument No. 20110811000236720; and

WHEREAS, in and by said mortgage the mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured according to the terms thereof, to sell said property before the Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three consecutive weeks prior to said sale at public outcry for cash to the highest bidder, and said mortgage provided that in case of sale under the power and authority contained in same, the mortgagee or any person conducting said sale for the mortgagee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the mortgagee may bid at the sale and purchase said property if the highest bidder therefore; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1 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 by publication in Shelby County Reporter, a newspaper


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published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of November 9, November 16 and November 23, 2011; and

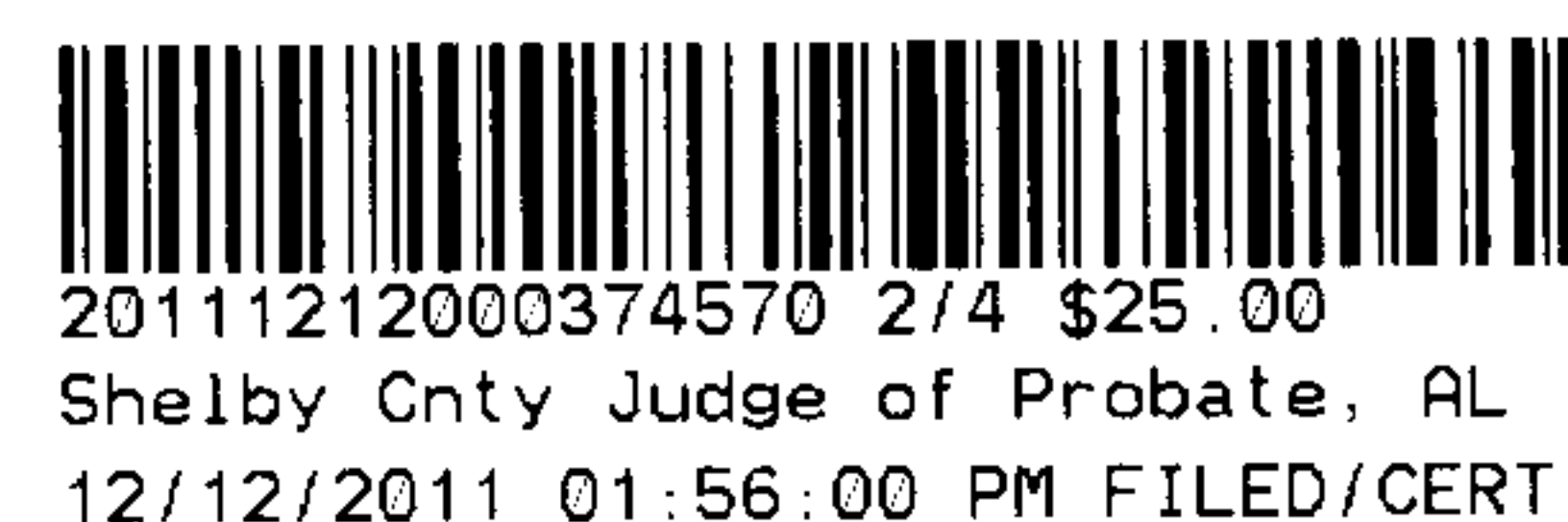
WHEREAS, on December 5, 2011, the day on which the foreclosure was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure was duly and properly conducted, and John Hubbard did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, John Hubbard was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1, in the amount of \$43,404.00, which sum of money HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1 offered to credit on the indebtedness secured by said mortgage, and the said HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1, by and through John Hubbard, as Auctioneer conducting said sale and as Attorney-in-Fact for HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1, the following described property situated in Shelby County, Alabama, to-wit:

Lot 26, according to Farris Subdivision, Calera, Alabama, as recorded in Map Book 3, Page 126, in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property to HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1 and its successors and assigns; subject, however, to the statutory



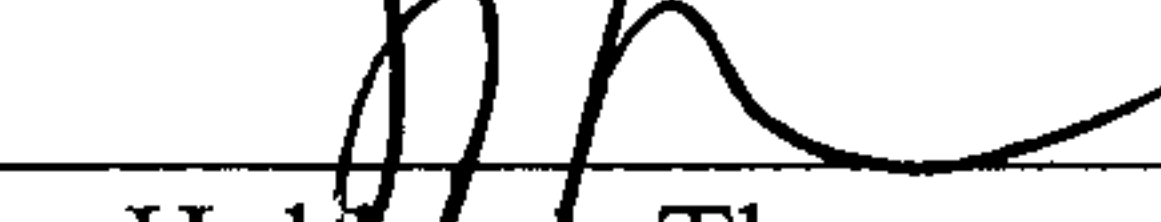
right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

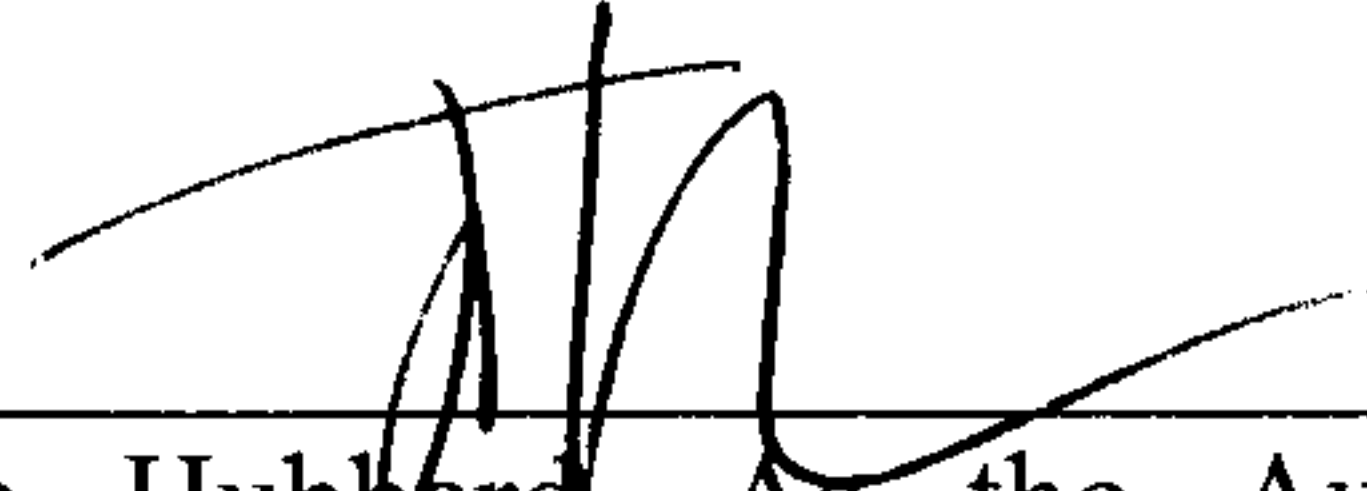
IN WITNESS WHEREOF, HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1 and Jerry Abernathy and Michelle Abernathy have caused this instrument to be executed by and through John Hubbard, as Auctioneer conducting said sale, and as their Attorney-in-Fact, and John Hubbard, as Auctioneer conducting said sale on December 5, 2011.

HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1

By: 
John Hubbard, Attorney-in-Fact

Jerry Abernathy and Michelle Abernathy

By: 
John Hubbard, The person acting as Auctioneer and conducting the sale as its Attorney-in-Fact


John Hubbard, As the Auctioneer and person making said sale

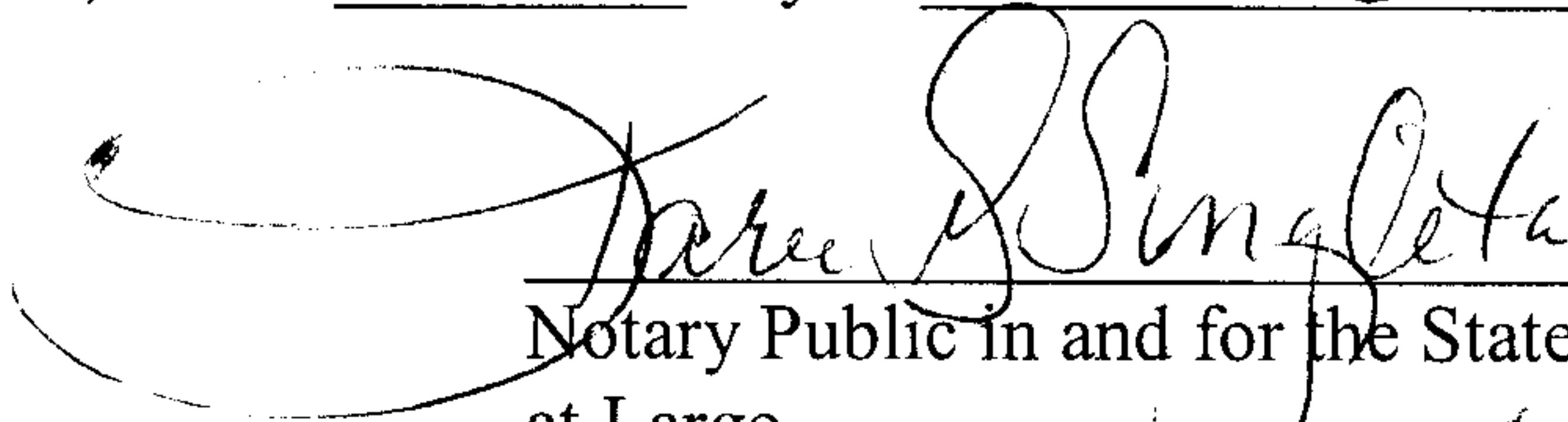


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STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that John Hubbard, whose name as Attorney-in-Fact for Jerry Abernathy and Michelle Abernathy, and whose name as Attorney-in-Fact and agent for HSBC Bank USA, National Association, as Trustee for SG Mortgage Securities Trust 2005-OPT1, Asset Backed Certificates, Series 2005-OPT1; and whose name as Auctioneer and person making said sale, 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 and agent, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, on this 5th day of December, 2011.


Notary Public in and for the State of Alabama,
at Large
My Commission Expires: 5/2/2014

KAREN G. SINGLETON
Notary Public, AL State at Large
My Comm. Expires 05/02/2014


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