## MORTGAGE FORECLOSURE DEED

20060717000341900 1/2 \$16.00 Shelby Cnty Judge of Probate, AL 07/17/2006 09:11:45AM FILED/CERT

STATE OF ALABAMA)
COUNTY OF SHELBY)

Charles L. Dodd 102113651

KNOW ALL MEN BY THESE PRESENTS: That Charles L. Dodd and Virginia L. Dodd, husband and wife did, on to-wit, the March 16, 2005, execute a mortgage to Mortgage Electronic Registration Systems, Inc., which mortgage is recorded in Instrument # 20050317000120750; said mortgage was transferred and assigned to HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2 as recorded in Instrument # 20060228000095090 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 HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2 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 June 21, 28, July 5, 2006; and

WHEREAS, the highest and best bid for cash obtained for the property described in the aforementioned mortgage was the bid of HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2, in the amount of Ninety-Two Thousand Two Hundred Eighteen Dollars and Ninety Cents (\$92,218.90), which sum the said HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2 offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2; 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 Ninety-Two Thousand Two Hundred Eighteen Dollars and Ninety Cents (\$92,218.90), cash, the said Charles L. Dodd and Virginia L. Dodd, husband and wife, acting by and through the said HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2, by MICHAEL ATCHISON, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2, by MICHAEL ATCHISON, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and MICHAEL ATCHISON, 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, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 2-A, according to the Resurvey of Lots 2 & 3, Ozley Place, as recorded in Map Book 34 Page 39 in the Office of the Judge of Probate of Shelby County, Alabama.

TO HAVE AND TO HOLD THE above described property unto HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2, 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 HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2, has caused this instrument to be executed by MICHAEL ATCHISON, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said MICHAEL ATCHISON, has executed this instrument in his capacity as such auctioneer on this the July 11, 2006.

> Charles L. Dodd and Virginia L. Dodd, husband and wife Mortgagors

HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes,

Series 2005-2

Mortgagee or Transferge of Mortgagee

By MICHAEL ATCHISON, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

HSBC Bank USA, N.A., as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Asset-Backed Notes, Series 2005-2

Mortgagee or Transferee of Mortgagee /

By MICHAEL ATCHISOM, as/Auctioneer and the person conducting said

sale for the Mortgagee or Transferee of Mortgagee

By MICHAEL ATCHISON, 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 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 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 July 11, 2006.

MY COMMISSION EXPIRES: 10/6/08

Instrument prepared by: CHALICE E. TUCKER SHAPIRO & TUCKER, L.L.P. 651 Beacon Parkway West, Suite 115 Birmingham, Alabama 35209 06-0049

GRANTEE'S ADDRESS Ocwen Loan Servicing, LLC 12650 Ingenuity Drive Orlando, Florida 32826

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