

THIS INSTRUMENT WAS PREPARED BY:

Scott J. Humphrey, Esq.
3829 Lorna Road, Suite 312
Hoover, Alabama 35244

SEND TAX NOTICES TO:

Deutsche Bank National Trust Company
c/o Select Portfolio Servicing, Inc.
P. O Box 65250
Salt Lake City, Utah 84165-0250

STATE OF ALABAMA)
SHELBY COUNTY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on June 29, 2002, George Ellis and spouse, Karen Denise Ellis, executed a certain mortgage on the property hereinafter described to HomeGold, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 2002-388380, and subsequently transferred and assigned to Deutsche National Trust Company, as trustee for the holders of CDC Mortgage Capital Trust Series 2002-HE3, as evidenced by instrument recorded in Instrument No. 2003-299620, aforesaid records; 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 Deutsche National Trust Company, as trustee for the holders of CDC Mortgage Capital Trust Series 2002-HE3, 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 the Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of July 26, August 2, and August 9, 2006; and

WHEREAS, on August 25, 2006, 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 Deutsche National Trust Company, as trustee for the holders of CDC Mortgage

Capital Trust Series 2002-HE3, 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, Scott J. Humphrey was the auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Deutsche National Trust Company, as trustee for the holders of CDC Mortgage Capital Trust Series 2002-HE3; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2002-HE3 Mortgage Pass-Through Certificates, Series 2002-HE3, in the amount of One Hundred Seventy-four Thousand Five Hundred Seventy-five and 35/100 Dollars (\$174,575.35), which sum of money Deutsche National Trust Company, as trustee for the holders of CDC Mortgage Capital Trust Series 2002-HE3, offered to credit on the indebtedness secured by said mortgage, and the said Deutsche National Trust Company, as trustee for the holders of CDC Mortgage Capital Trust Series 2002-HE3, by and through Scott J. Humphrey, as auctioneer conducting said sale and as attorney-in-fact for Deutsche National Trust Company, as trustee for the holders of CDC Mortgage Capital Trust Series 2002-HE3, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2002-HE3 Mortgage Pass-Through Certificates, Series 2002-HE3, the following described property situated in Shelby County, Alabama, to-wit:

Lot 16-A, according to the amended map of Shalimar Point, as recorded in Map Book 15, Page 42, in the Office of the Judge of Probate of Shelby County, Alabama.

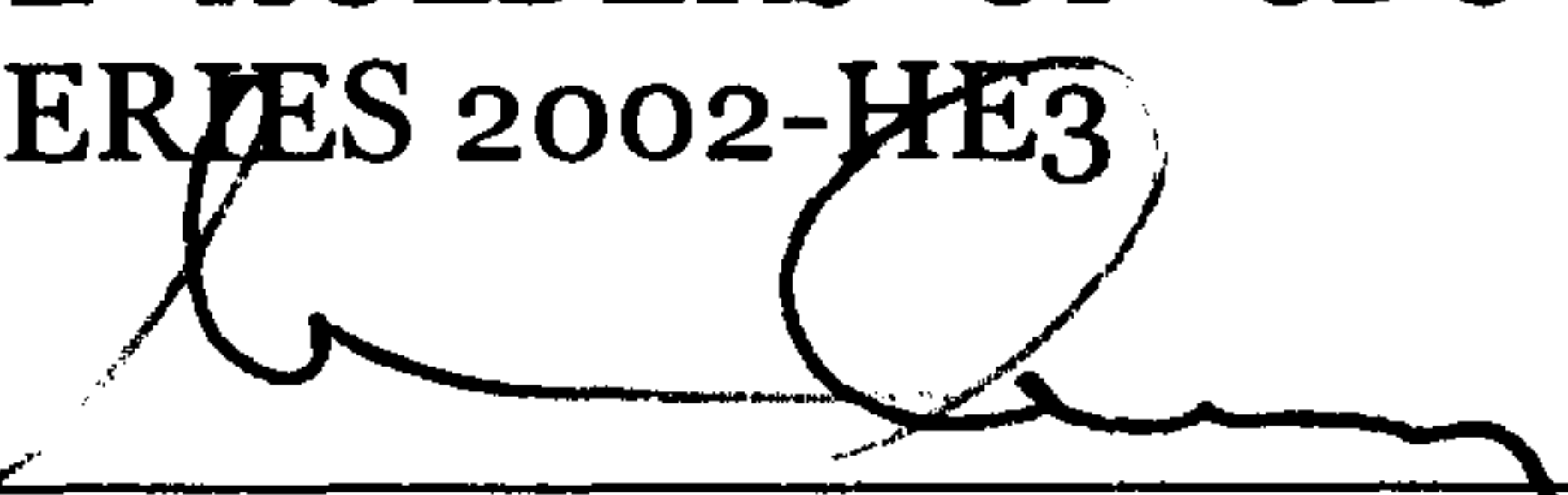
TO HAVE AND TO HOLD the above described property to Deutsche Bank National Trust Company, as trustee for the holders of the CDC Mortgage Capital Trust 2002-HE3 Mortgage Pass-Through Certificates, Series 2002-HE3, and its successors and assigns; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.


IN WITNESS WHEREOF, George Ellis, Karen Denise Ellis and Deutsche National Trust Company, as trustee for the holders of CDC Mortgage Capital Trust Series 2002-HE3, have caused this instrument to be executed by and through Scott J. Humphrey, as auctioneer conducting said sale and as their attorney-in-fact, and Scott J. Humphrey, as auctioneer conducting said sale, has hereto set his hand and seal on this the 25th day of August, 2006.

GEORGE ELLIS and KAREN DENISE ELLIS

By: 
SCOTT J. HUMPHREY, attorney-in-fact

DEUTSCHE NATIONAL TRUST COMPANY, AS TRUSTEE
FOR THE HOLDERS OF CDC MORTGAGE CAPITAL
TRUST SERIES 2002-HE3

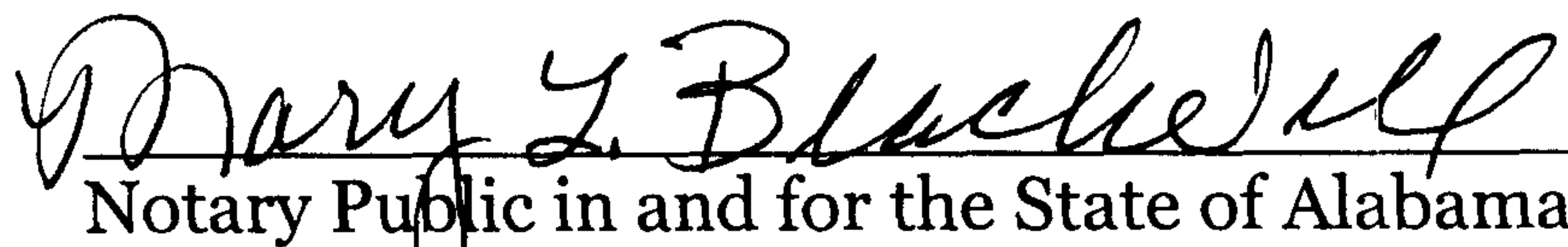
By: 
SCOTT J. HUMPHREY, as the person acting as
auctioneer and conducting the sale
as its attorney-in-fact


SCOTT J. HUMPHREY, as the auctioneer and
person making said sale

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as attorney-in-fact for George Ellis and Karen Denise Ellis; whose name as attorney-in-fact and agent for Deutsche National Trust Company, as trustee for the holders of CDC Mortgage Capital Trust Series 2002-HE3; 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, in his capacity as such attorney-in-fact, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 25th day of August, 2006.


Notary Public in and for the State of Alabama,
at Large
My Commission Expires: MY COMMISSION EXPIRES
10/26/2006