

MORTGAGE FORECLOSURE DEED


20070312000110180 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
03/12/2007 12:28:22PM FILED/CERT

STATE OF ALABAMA)
COUNTY OF SHELBY)

April Jones
41341900

KNOW ALL MEN BY THESE PRESENTS: That April Jones, a single woman did, on to-wit, the February 24, 2005, execute a mortgage to Mortgage Electronic Registration Systems, Inc., which mortgage is recorded in Instrument # 20050228000093280; said mortgage was transferred and assigned to HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates as recorded in Instrument # 20070206000054690 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 Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, 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, a newspaper of general circulation published in Shelby County, Alabama, in its issues of February 14, 21, 23, 2007; and

WHEREAS, on the March 5, 2007, the day on which the foreclosure sale was due to be held under the terms of said notice, at 12:00 P.M. o'clock a.m/p.m., between the legal hours of sale, said foreclosure sale was duly and properly conducted, and HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates did offer for sale and did sell at public outcry, in front of the courthouse door of the Shelby County, Alabama, Courthouse 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 HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates, in the amount of Ninety-Five Thousand One Hundred Sixty Dollars and Eighteen Cents (\$95,160.18), which sum the said HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, 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, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates; 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-Five Thousand One Hundred Sixty Dollars and Eighteen Cents (\$95,160.18), cash, the said April Jones, a single woman, acting by and through the said HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates, 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 Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates, 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 Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates, the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 8, Fernwood, Second Sector, as recorded in Map Book 5, Page 63, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

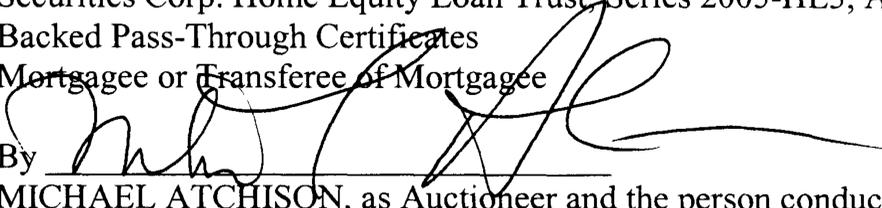
TO HAVE AND TO HOLD THE above described property unto HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates, forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

Atchison

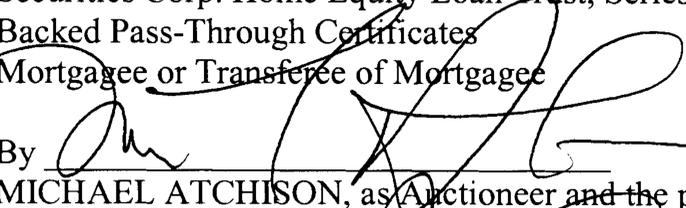
IN WITNESS WHEREOF, the said HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates, has caused this instrument to be executed by MICHAEL ATCHISON, as auctioneer and the person conducting said 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 March 5, 2007.

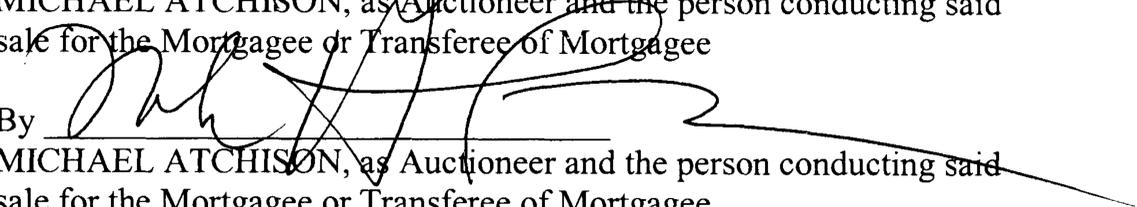
April Jones, a single woman
Mortgagors

HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates
Mortgagee or Transferee 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 Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE3, Asset Backed Pass-Through Certificates
Mortgagee or Transferee of Mortgagee

By 
MICHAEL ATCHISON, 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 March 5, 2007.


NOTARY PUBLIC

MY COMMISSION EXPIRES:

Instrument prepared by:
EDITH S. PICKETT
SHAPIRO & PICKETT, L.L.P.
651 Beacon Parkway West, Suite 115
Birmingham, Alabama 35209
07-0020

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


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