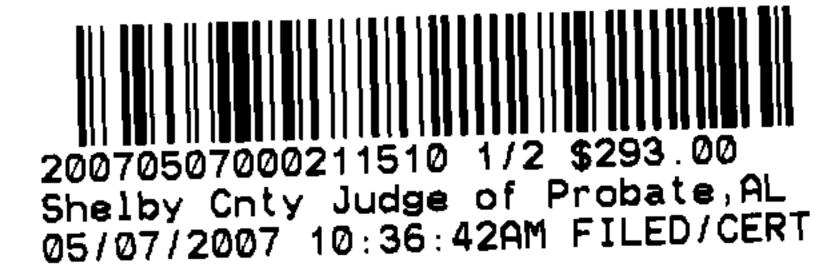
PREPARED BY: JOHN RUDD

MORRIS, SCHNEIDER & PRIOR, L.L.C.
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STATE OF ALABAMA COUNTY OF SHELBY

MSP FILE NO.: 648.0612303AL/P LOAN NO.: 0012714515



L/P 4515

MORTGAGE FORECLOSURE DEED

Shelby County, AL 05/07/2007 State of Alabama

Deed Tax: \$279.00

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on January 17, 2006, Latonia Fluker, Unmarried, Party of the First Part, executed a certain mortgage to Mortgage Electronic Registration Systems Inc., 3 acting solely as nominee for Crevecor Mortgage Inc., its successors and assigns, which said mortgage is recorded in Instrument No. 20060125000039610, in the Office of the Judge of Probate of Shelby County, Alabama; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Mortgage Electronic Registration Systems, Inc. did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided 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 in Shelby County, Alabama, in its issues of 2/21, 2/28 and 3/7/2007; and

WHEREAS, on April 5, 2007, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of Mortgage Electronic Registration Systems, Inc. in the amount of TWO HUNDRED SEVENTY-EIGHT THOUSAND SEVEN HUNDRED EIGHTY-NINE AND 00/100 DOLLARS (\$ 278,789.00); which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to Mortgage Electronic Registration Systems, Inc; and

WHEREAS, Vicki N. Smith, conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of TWO HUNDRED SEVENTY-EIGHT THOUSAND SEVEN HUNDRED EIGHTY-NINE AND 00/100 DOLLARS (\$ 278,789.00), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto HSBC Mortgage Services Inc. and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

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LOAN NO.: 0012714515

Part of the SE 1/4 of the NE 1/4 of the SE 1/4 of Section 20, Township 20, Range 2 East, Shelby County, Alabama more particularly described as follows:

Commence at the Southwest corner of the NE 1/4 of Section 20, T-20 S, R-2 E, Shelby County, AL and run N 04 degrees 06' 02" E for 128.45 ft. thence run S 86 degrees 08' 14" E for 1652.59 ft. to the point of beginning from said POB. Continue S 86 degrees 08' 14" E for 649.44 ft. to the West right of way of County Road 25. thence along said road, S 00 degrees 21' 18" E for 873.72 ft. thence leaving said road, run N 85 degrees 03' 42" W for 854.86 ft. thence run N 13 degrees 13' 28" E for 866.85 ft. thence run N 13 degrees 13' 28" E for 866.85 ft. to the point of beginning.

SOURCE OF TITLE: Book 2007 Page 58

TO HAVE AND TO HOLD the above described property unto HSBC Mortgage Services Inc, 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; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Latonia Fluker, Unmarried and Mortgage Electronic Registration Systems, Inc. have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 5th day April, 2007

STATE OF ALABAMA **COUNTY OF SHELBY**

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Vicki N. Smith, whose name as attorney-in-fact and auctioneer for Latonia Fluker, Unmarried and Mortgage Electronic Registration Systems, Inc., 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, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 5th day of April, 2007.

NOTARY PUBLIC

My Commission Expires: /// 4/08

Grantee Name / Send tax notice to:

ATTN: Marques Robertson

Household Mortgage/Fidelity Natl Foreclosure and Bankruptcy

636 Grand Regency Blvd., 3rd Floor

Brandon, FL 33510

