


THIS INSTRUMENT WAS PREPARED BY:

Scott J. Humphrey, Esq.
3829 Lorna Road, Suite 322
Hoover, Alabama 35244

SEND TAX NOTICES TO:

Wells Fargo Bank, N.A., as Trustee
c/o Option One Mortgage Corporation
3 Ada
Irvine, California 92618

STATE OF ALABAMA)
SHELBY COUNTY)


20070925000449490 1/4 \$116.50
Shelby Cnty Judge of Probate, AL
09/25/2007 11:54:05AM FILED/CERT

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on June 7, 2006, Van C. Houser and spouse, Kendralyn Houser, 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, in Instrument No. 20060612000276190; 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 Option One Mortgage Corporation 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 August 29, September 5, and September 12, 2007; and

WHEREAS, on September 18, 2007, 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 Option One Mortgage Corporation 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 Option One Mortgage Corporation; and

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of Wells Fargo Bank, N.A., as Trustee for ABFC 2006-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2006-OPT3, in the amount of \$96,050.00, which sum of money Option One Mortgage Corporation offered to credit on the indebtedness secured by said mortgage, and the said Option One Mortgage Corporation, by and through Scott J. Humphrey, as auctioneer conducting said sale and as

attorney-in-fact for Option One Mortgage Corporation, does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said Wells Fargo Bank, N.A., as Trustee for ABFC 2006-OPT3, Trust, ABFC Asset-Backed Certificates, Series 2006-OPT3, the following described property situated in Shelby County, Alabama, to-wit:

SEE ATTACHED EXHIBIT "A"

TO HAVE AND TO HOLD the above described property to Wells Fargo Bank, N.A., as Trustee for ABFC 2006-OPT3 Trust, ABFC Asset-Backed Certificates, Series 2006-OPT3, 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.

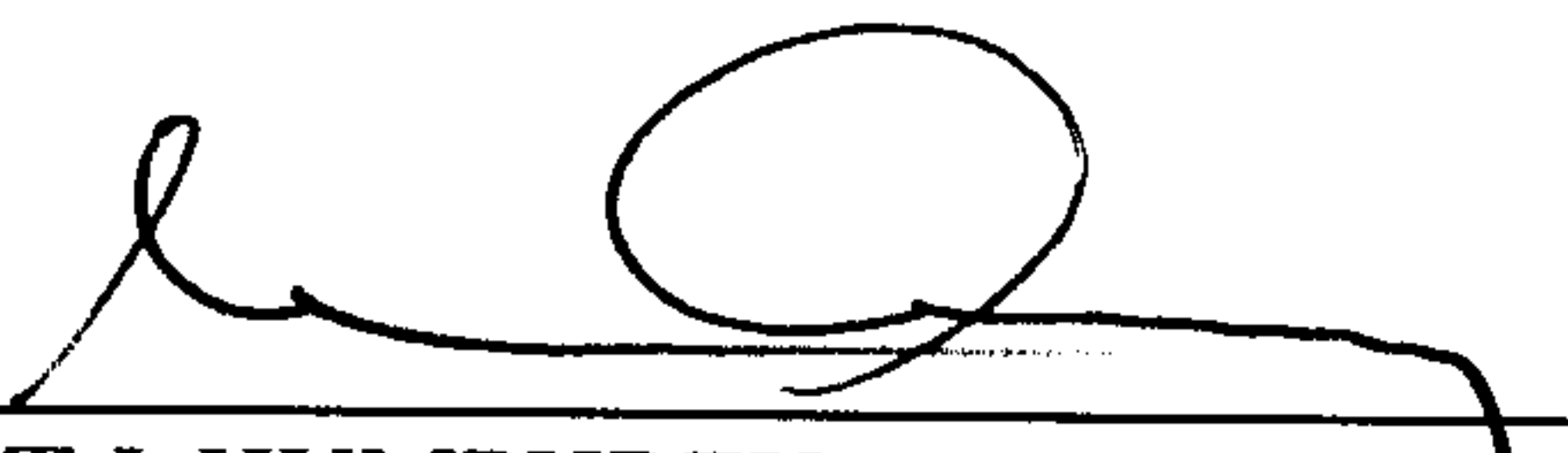
IN WITNESS WHEREOF, Van C. Houser and Kendralyn Houser, and Option One Mortgage Corporation have caused this instrument to be executed by and through Scott J. Humphrey, as auctioneer conducting said sale and as their attorney-in-fact, and Scott J. Humphrey, as auctioneer conducting said sale, has hereto set his hand and seal on this the 18th day of September, 2007.

Shelby County, AL 09/25/2007
State of Alabama

Deed Tax: \$96.50

VAN C. HOUSER and KENDRALYN HOUSER

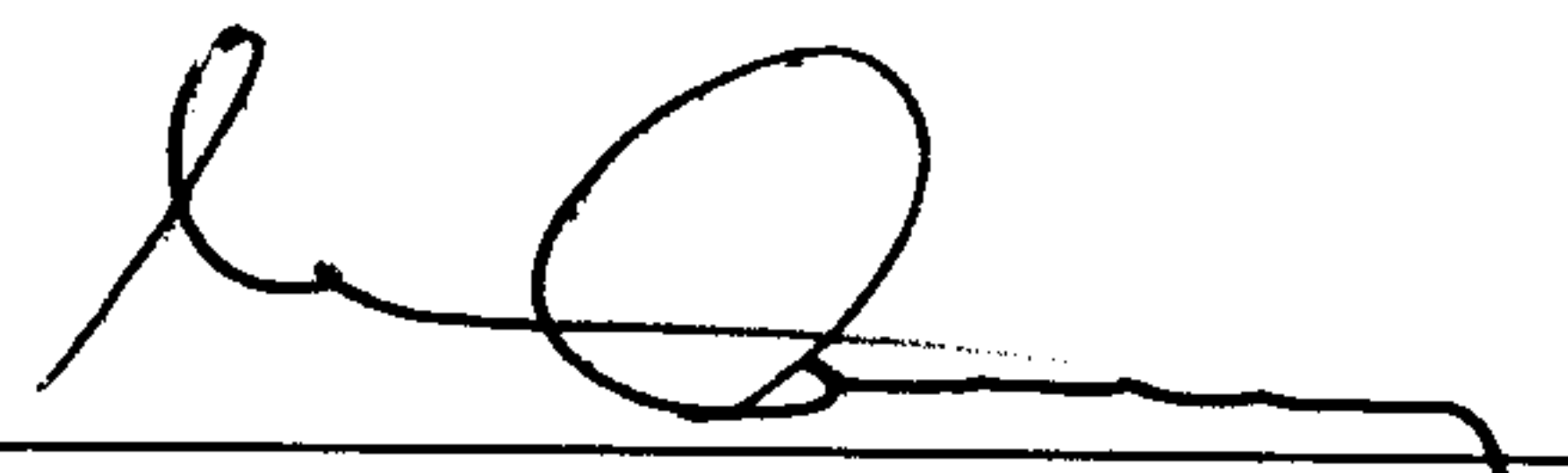
By:



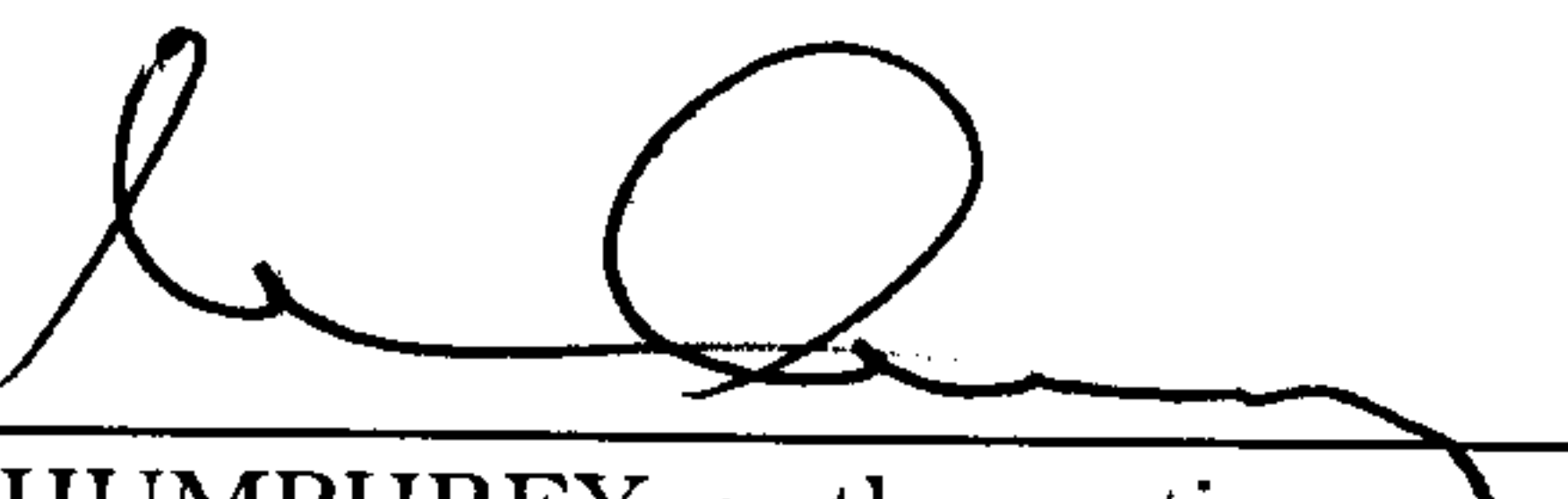
SCOTT J. HUMPHREY, attorney-in-fact

OPTION ONE MORTGAGE CORPORATION

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)

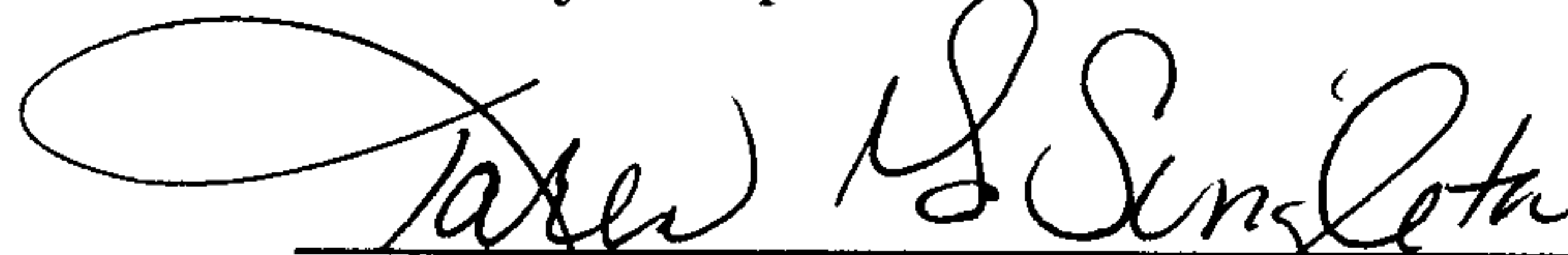
I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as attorney-in-fact for Van C. Houser and Kendralyn Houser; whose name as attorney-in-fact and agent for Option One Mortgage Corporation; and whose name as



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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 18th day of September, 2007.



Notary Public in and for the State of Alabama,
at Large

My Commission Expires: 4/25/2010



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EXHIBIT "A"

A part of the Southwest 1/4 of the Southwest 1/4 of Section 22, Township 22 South, Range 3 West, Shelby County, Alabama, described as follows: Commence at the Southwest corner of Section 22, Township 22 South, Range 3 West; thence run North 89 degrees, 28 minutes East along the South boundary of said Section 22 a distance of 347.37 feet to a point on the Northwestern right-of-way of Shelby County Highway # 12; thence run North 51 degrees 35 minutes East along said right-of-way a distance of 216.24 feet to the point of beginning; thence continue last course a distance of 90.0 feet; thence run North 38 degrees 25 minutes West a distance of 166.67 feet; thence run South 51 degrees 35 minutes West a distance of 90.0 feet; thence run South 38 degrees 25 minutes East a distance of 166.67 feet to the point of beginning. Situated in Shelby County, Alabama.



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