


**MORTGAGE FORECLOSURE DEED**

  
20080411000147120 1/2 \$19.00  
Shelby Cnty Judge of Probate, AL  
04/11/2008 09:05:53AM FILED/CERT

STATE OF ALABAMA)  
COUNTY OF SHELBY)

Carl Mauterer  
103424784

KNOW ALL MEN BY THESE PRESENTS: That Carl Mauterer, Teresa Mauterer, husband and wife did, on to-wit, the June 4, 2007, execute a mortgage to Mortgage Electronic Registration Systems, Inc., as nominee for Delta Funding Corporation, which mortgage is recorded in Instrument # 20070618000284280; said mortgage transferred and assigned to HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3 as recorded in Instrument # 20080305000090230 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 Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3 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 March 5, 12, 19, 2008; and

WHEREAS, on the March 24, 2008, the day on which the foreclosure sale was due to be held under the terms of said notice, at 12:30 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 Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3 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 Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, in the amount of One Hundred Thirty-Three Thousand Five Hundred Ninety-Six Dollars and Forty-Three Cents (\$133,596.43), which sum the said HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3 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 Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3; 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 One Hundred Thirty-Three Thousand Five Hundred Ninety-Six Dollars and Forty-Three Cents (\$133,596.43), cash, the said Carl Mauterer, Teresa Mauterer, husband and wife, acting by and through the said HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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 Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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 Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, the following described real estate situated in Shelby County, Alabama, to-wit:


Lot 22, in Block 2, according to the Survey of Cedar Bend, Phase 1, as recorded in Map Book 17, Page 139, in the Probate Office of 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 Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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 Trustee for the registered holders of Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3, 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 24, 2008.


Carl Mauterer, Teresa Mauterer, husband and wife  
Mortgagors

HSBC Bank USA, N.A., as Trustee for the registered holders of  
Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3  
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  
Renaissance Equity Loan Asset-Backed Certificates, Series 2007-3  
Mortgagee or Transferee of Mortgagee

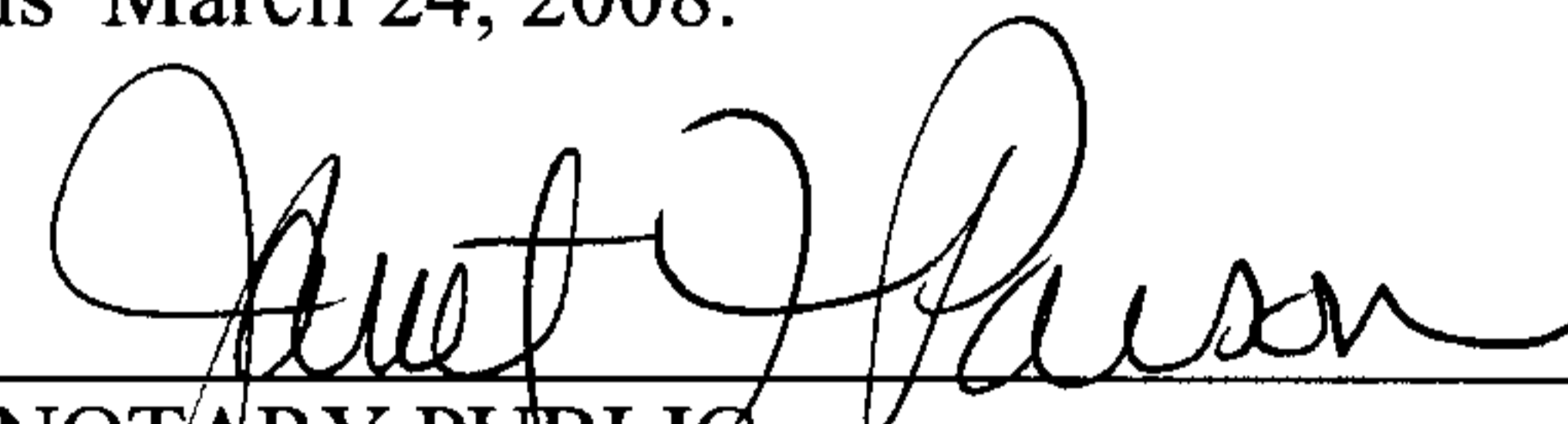
By   
MICHAEL ATCHISON, as Auctioneer and the person conducting said  
sale for the Mortgagee or Transferee of Mortgagee

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 24, 2008.

  
NOTARY PUBLIC

MY COMMISSION EXPIRES: 10/16/08

Instrument prepared by:  
EDITH S. PICKETT  
SHAPIRO & PICKETT, L.L.P.  
651 Beacon Parkway West, Suite 115  
Birmingham, Alabama 35209  
07-5256

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

  
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