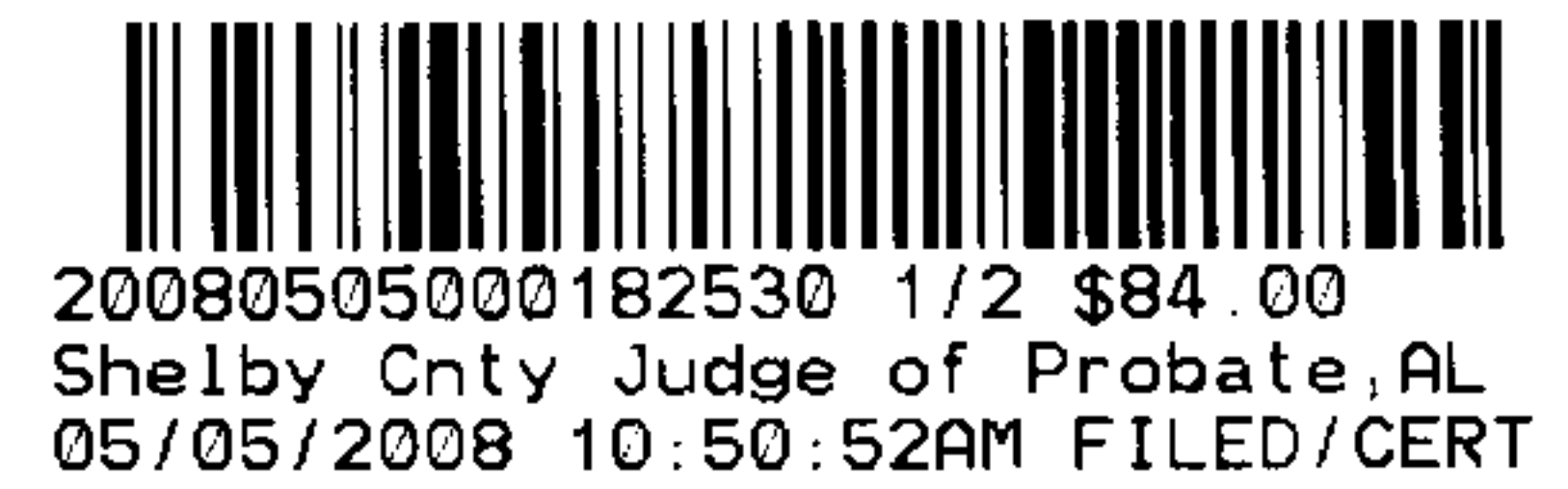


STATE OF ALABAMA

COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED



KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on October 28, 2006, **Phillip G. Garrett joined in signature, Rhonda Garrett his wife, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc acting solely as Accredited Home Lenders, Inc., its successors and assigns**, which said mortgage is recorded in Instrument No. 20061108000547450, 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 acting solely as Accredited Home Lenders, Inc., its successors and assigns 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 2/20, 2/27 and 3/5/2008; and

WHEREAS, on March 13, 2008, 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 HSBC Mortgage Services Inc in the amount of **SIXTY-NINE THOUSAND FIVE HUNDRED FIFTY-FOUR AND 54/100 DOLLARS (\$ 69,554.54)**; 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 HSBC Mortgage Services Inc; and

WHEREAS, Mikki Prince, 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 SIXTY-NINE THOUSAND FIVE HUNDRED FIFTY-FOUR AND 54/100 DOLLARS (\$ 69,554.54), 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:

COMMENCE AT THE POINT OF INTERSECTION OF THE NORTH RIGHT OF WAY OF THE SOUTHERN RAILWAY AND THE WEST BOUNDARY LINE OF SECTION 4, TOWNSHIP 24 NORTH, RANGE 13 EAST; THENCE RUN IN AN EASTERLY DIRECTION ALONG THE NORTH RIGHT OF WAY OF SAID RAILWAY FOR A DISTANCE OF 511.20 FEET TO AN IRON, BEING THE POINT OF BEGINNING OF THE PARCEL OF LAND HEREIN DESCRIBED; THENCE CONTINUE IN AN EASTERLY DIRECTION ALONG SAID RIGHT OF WAY FOR 210.00 FEET TO AN IRON; THENCE TURN AN ANGLE OF 103 DEGREES 12 MINUTES LEFT AND RUN 107.85 FEET TO AN IRON; THENCE TURN AN ANGLE OF 76 DEGREES 48 MINUTES LEFT AND RUN 210.00 FEET TO AN IRON; THENCE TURN AND ANGLE OF 103 DEGREES 12 LEFT AND RUN LEFT AND RUN 107.85 FEET TO THE POINT OF BEGINNING . SAID PARCEL IS LYING IN THE NW 1/4 OF SECTION 4, TOWNSHIP 24 NORTH, RANGE 13 EAST, SHELBY COUNTY, ALABAMA.

SOURCE OF TITLE: Book 1992-16297 Page

Shelby County, AL 05/05/2008
State of Alabama

Deed Tax: \$70.00

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, Phillip G. Garrett joined in signature, Rhonda Garrett his wife and Mortgage Electronic Registration Systems, Inc acting solely as Accredited Home Lenders, Inc., its successors and assigns have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 13th day of March, 2008

BY: Mikki Prince
AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

Mikki Prince, whose name as attorney-in-fact and auctioneer for Phillip G. Garrett joined in signature, Rhonda Garrett his wife and Mortgage Electronic Registration Systems, Inc acting solely as Accredited Home Lenders, Inc., its successors and assigns, 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 13th day of March, 2008.

NOTARY PUBLIC

My Commission Expires: 12/31/09

Ira Dean Raper

Grantee Name / Send tax notice to:
ATTN: Eric Ogechi
HSBC Mortgage Services
636 Grand Regency Blvd., 3rd Floor
Brandon, FL 33510

20080505000182530 2/2 \$84.00
Shelby Cnty Judge of Probate, AL
05/05/2008 10:50:52AM FILED/CERT