

SEND TAX NOTICE TO:
Chase Home Finance LLC
10790 Rancho Bernardino Road
San Diego, CA 92127

(#20083382)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 3rd day of February, 2005, Minnie Morgan and Eddie Morgan, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Accredited Home Lenders, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Inst. # 20050211000069070, said mortgage having subsequently been transferred and assigned to HSBC Bank USA, N.A. as Indenture Trustee, ("Transferee"); and

WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice of the time, place, and terms of said sale in some newspaper published in said County by publication once a week for three (3) 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 Transferee or any person conducting said sale for the Transferee was authorized to execute title to the purchaser at said sale; and it was further provided in and by said mortgage that the Transferee may bid at the sale and purchase said property if the highest bidder thereof; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage, and the said HSBC Bank USA, N.A. as Indenture Trustee did declare all of the indebtedness secured by said mortgage, subject to foreclosure as therein provided and did give due and proper notice of the foreclosure

of said mortgage by publication in the Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of September 10, 2008, September 17, 2008, and September 24, 2008; and

WHEREAS, on October 28, 2008, 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 conducted, and HSBC Bank USA, N.A. as Indenture Trustee did offer for sale and sell at public outcry in front of the Courthouse door in Columbiana, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, Michael Corvin as member of Corvin Auctioneering, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said HSBC Bank USA, N.A. as Indenture Trustee ; and

WHEREAS, HSBC Bank USA, N.A. as Indenture Trustee, was the highest bidder and best bidder in the amount of Eighty-Five Thousand Five Hundred Eighty-Eight And 50/100 Dollars (\$85,588.50) on the indebtedness secured by said mortgage, the said HSBC Bank USA, N.A. as Indenture Trustee, by and through Michael Corvin as member of Corvin Auctioneering, LLC as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto HSBC Bank USA, N.A. as Indenture Trustee, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

A Parcel of Land in the Southeast 1/4 of the Southeast 1/4 of Section 24, Township 21 South, Range 1 West, Shelby County, Alabama, described as follows: Commence at the Southeast corner of said Section 24, Thence run West along the South Section Line 667.43 feet to the Point of Beginning; Thence continue Last course 333.72 feet; Thence turn right 90 Degrees 56 Minutes 29 Seconds and run North 24.33 feet to the Point on the South right of way of Shelby County Highway # 30, said point being on a counter-clockwise curve having a Delta Angle of 10 Degrees 37 Minutes 35 Seconds and a Radius of 1,949.84 feet and a tangent of 181.33 feet; Thence turn right 72 Degrees 46 Minutes 13 Seconds to tangent and run Northeast along the Arc of said curve and right of way 361.63 feet; Thence turn right 117 Degrees 47 Minutes 53 Seconds from tangent and run South 157.29 feet to the Point of Beginning.

TO HAVE AND TO HOLD the above described property unto HSBC Bank USA, N.A. as Indenture Trustee its successors/heirs and assigns, forever; subject, however, to the statutory rights of

redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama; and also subject to all recorded mortgages, encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, HSBC Bank USA, N.A. as Indenture Trustee, has caused this instrument to be executed by and through Michael Corvin as member of Corvin Auctioneering, LLC, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Michael Corvin as member of Corvin Auctioneering, LLC, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this October 28, 2008.

HSBC Bank USA, N.A. as Indenture Trustee
By: Corvin Auctioneering, LLC
Its: Auctioneer and Attorney-in-Fact

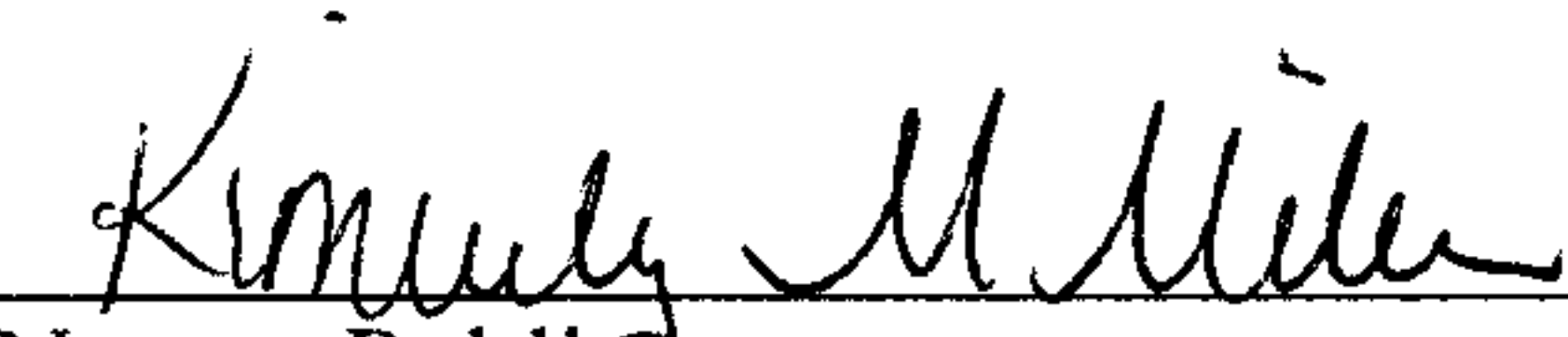
By: 
Michael Corvin, Member

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as member of Corvin Auctioneering, LLC acting in its capacity as auctioneer and attorney-in-fact for HSBC Bank USA, N.A. as Indenture Trustee, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date, that being informed of the contents of the conveyance, he, as such member and with full authority, executed the same voluntarily for and as the act of said limited liability company acting in its capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this October 28, 2008.


Notary Public

My Commission Expires: ~~MY COMMISSION EXPIRES~~ MARCH 25, 2012

This instrument prepared by:
Colleen McCullough
SIROTE & PERMUTT, P.C.
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Birmingham, Alabama 35255-5727