

SEND TAX NOTICE TO:
Litton Loan Servicing
4828 Loop Central Drive
Houston, TX 77081

(#19617398)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 20th day of January, 2006, Jaime W. Smith, a married woman and Lincoln E. Smith, husband, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for SunTrust Mortgage, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Inst. # 20060125000040380, said mortgage having subsequently been transferred and assigned to HSBC Bank USA, National Association, as Trustee for the Sun Trust Alternative Loan Trust 2006-1F, ("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, National Association as Trustee for the Sun Trust Alternative Loan Trust 2006-1F 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 December 17, 2008, December 24, 2008, and December 31, 2008; and

WHEREAS, on January 20, 2009, 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, National Association as Trustee for the Sun Trust Alternative Loan Trust 2006-1F 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, Aaron Warner was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said HSBC Bank USA, National Association as Trustee for the Sun Trust Alternative Loan Trust 2006-1F; and

WHEREAS, HSBC Bank USA, National Association as Trustee for the Sun Trust Alternative Loan Trust 2006-1F, was the highest bidder and best bidder in the amount of Two Hundred Eight Thousand And 00/100 Dollars (\$208,000.00) on the indebtedness secured by said mortgage, the said HSBC Bank USA, National Association as Trustee for the Sun Trust Alternative Loan Trust 2006-1F, by and through Aaron Warner as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto HSBC Bank USA, National Association as Trustee for the Sun Trust Alternative Loan Trust 2006-1F, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Part of the SW 1/4 of NW 1/4 of Section 7, Township 20 South, Range 3 West of Huntsville Principal Meridian, Shelby County, Alabama, being more particularly described as follows: Begin at the NW corner of SW 1/4 of NW 1/4 of said Section 7 for the point beginning of tract of land being herein described; thence in Easterly direction along the North boundary of said 1/4-1/4 Section 84.67 feet; thence turning an angle of 48 Degrees 15 Minutes to the right in a Southeasterly direction 511.67 feet to the point of intersection with the Northwest boundary of a county road right of way, said point being on the arc of a curve turning to the right in a Southeasterly direction and having a radius of 5,183.79 feet, said arc being subtended by a central angle of 1 Degree 59 Minutes 22 Seconds and having a chord of 179.98 feet in length; thence turning an angle of 91 Degrees 07 Minutes 30 Seconds to the right from last mentioned chord 179.98 feet in length, thence along said arc of said curve 180.0 feet, said curve being the NW boundary of said county road; thence turning an angle of 88 Degrees 56 Minutes to the right from last mentioned chord with a length of 179.98 feet in the Northwesterly direction 428.32 feet; thence turning an angle of 40 Degrees 27 Minutes to the right in a Northerly direction a distance of 179.16 feet to point of beginning.

Less and except: Begin at the NW corner of the SW 1/4 of the NE 1/4 of Section 7, Township 20 South, Range 3 West, thence run Easterly along the North line of said 1/4-1/4 for a distance of 84.84 feet (84.67 feet deed); thence turn an angle to the right of 48 Degrees 15 Minutes 00 Seconds for a distance of 123.36 feet; thence turn an angle to the right of 94 Degrees 01 Minutes 22 Seconds for a distance of 179.98 feet; thence turn an angle to the right of 86 Degrees 02 Minutes 08 Seconds for a distance of 30.92 feet; thence turn an angle to the right

of 40 Degrees 27 Minutes 00 Seconds for a distance of 179.16 feet to the point of beginning.

Less and except any portion of subject property lying within public road right of way.

TO HAVE AND TO HOLD the above described property unto HSBC Bank USA, National Association as Trustee for the Sun Trust Alternative Loan Trust 2006-1F 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, National Association as Trustee for the Sun Trust Alternative Loan Trust 2006-1F, has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this January 20, 2009.

HSBC Bank USA, National Association as Trustee
for the Sun Trust Alternative Loan Trust 2006-1F
By: *Aaron Warner*
Aaron Warner, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Warner, whose name as acting in its capacity as auctioneer and attorney-in-fact for HSBC Bank USA, National Association as Trustee for the Sun Trust Alternative Loan Trust 2006-1F, 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/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee acting in its capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this January 20, 2009.

Kimberly M. Little
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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