

STATE OF ALABAMA

FORECLOSURE DEED

COUNTY OF SHELBY

KNOW ALL PERSONS BY THESE PRESENTS: That BARBARA LEA BELL, unmarried, did, on to-wit, March 2nd, 2007, execute a mortgage to Mortgage Electronic Registration Systems, Inc acting solely as nominee for DB Home Lending LLC, which mortgage is recorded in Instrument No. 20070312000109690 and re-recorded in Instrument No. 20070412000170550, et seq., in the Office of the Judge of Probate of SHELBY County, Alabama; said mortgage being lastly assigned to HSBC Bank USA, N.A. as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates by instrument recorded in Instrument No. 2009022300062260 in said Probate Court records; 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 on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates 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, in its issues of November 26, 2008 and December 3, 10, 2008; and

WHEREAS, on December 19th, 2008, the day on which the foreclosure sale was due to be held under the terms of said notice, between the legal hours of sale, said foreclosure sale was duly and properly conducted, and HSBC Bank USA, N.A. as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates did offer for sale and did sell at public outcry, in front of the courthouse door of SHELBY County, Alabama, 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 the said HSBC Bank USA, N.A. as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates in the amount of ONE HUNDRED FORTY SEVEN THOUSAND ONE HUNDRED ONE and 73/100ths (\$147,101.73) DOLLARS, which sum the said HSBC Bank USA, N.A. as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates 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 on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates; and

WHEREAS, said mortgage expressly authorized the mortgagee to bid at the said sale and purchase said property, if the highest bidder therefor, 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 a credit of ONE HUNDRED FORTY SEVEN THOUSAND ONE HUNDRED ONE and 73/100ths (\$147,101.73) DOLLARS, on the indebtedness secured by said mortgage, the said BARBARA LEA BELL, acting by and through the said HSBC Bank USA, N.A. as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates by Marcus Clark, as said 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 on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates by Marcus Clark as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Marcus Clark 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 on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates, the following described real estate situated in SHELBY County, Alabama, to-wit:

Lot 2, According to the Map and Survey of Saint Charles Place, Jackson Square, Phase Two, Sector One as recorded in Map Book 18, Page 76, in the Probate Office of Shelby County, Alabama. Subject to all restrictions, reservations, rights, easements, rights-of-way, provisions, covenants, terms conditions and building set back lines of record.

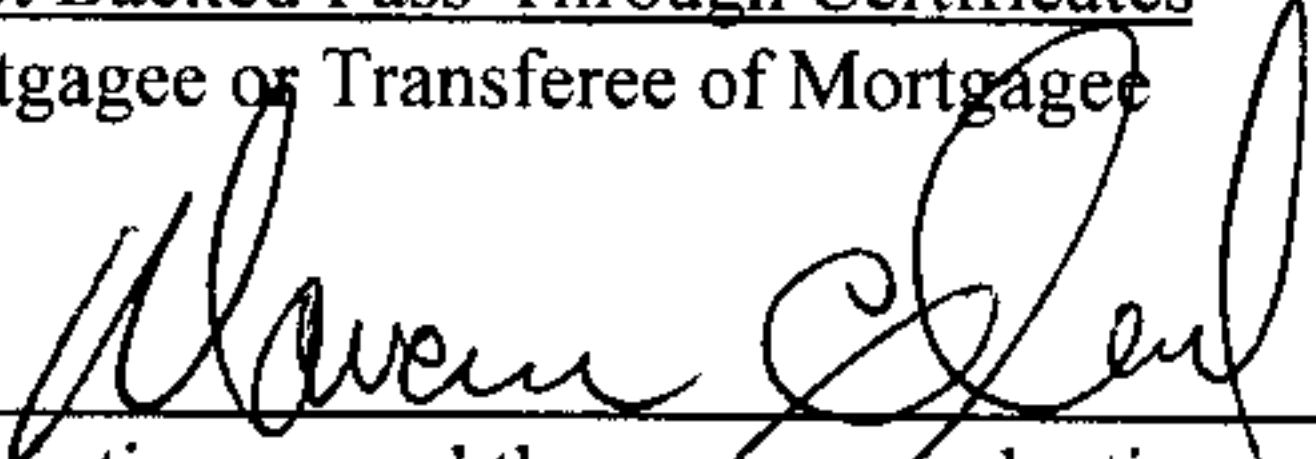
TO HAVE AND TO HOLD THE above-described property unto the said HSBC Bank USA, N.A. as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates forever; subject, 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 subject to any outstanding claims arising out of or relating to non-payment of ad valorem taxes.

IN WITNESS WHEREOF, the said HSBC Bank USA, N.A. as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates has caused this instrument to be executed by Marcus Clark as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage, and in witness whereof the said Marcus Clark has executed this instrument in his/her capacity as such auctioneer on this the 19th day of December, 2008.

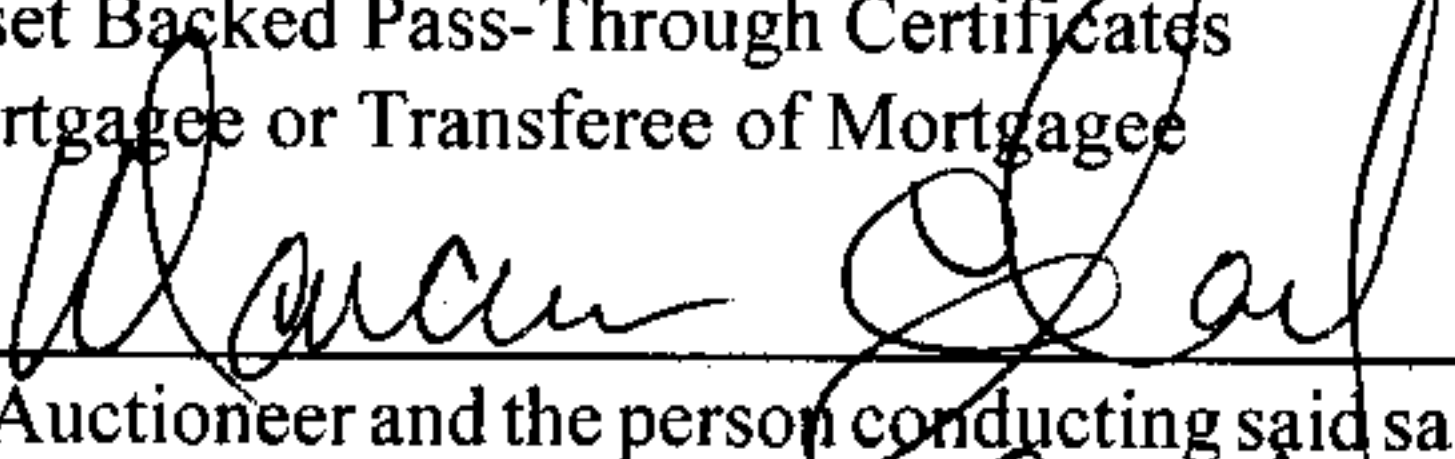
BARBARA LEA BELL  
Mortgagors

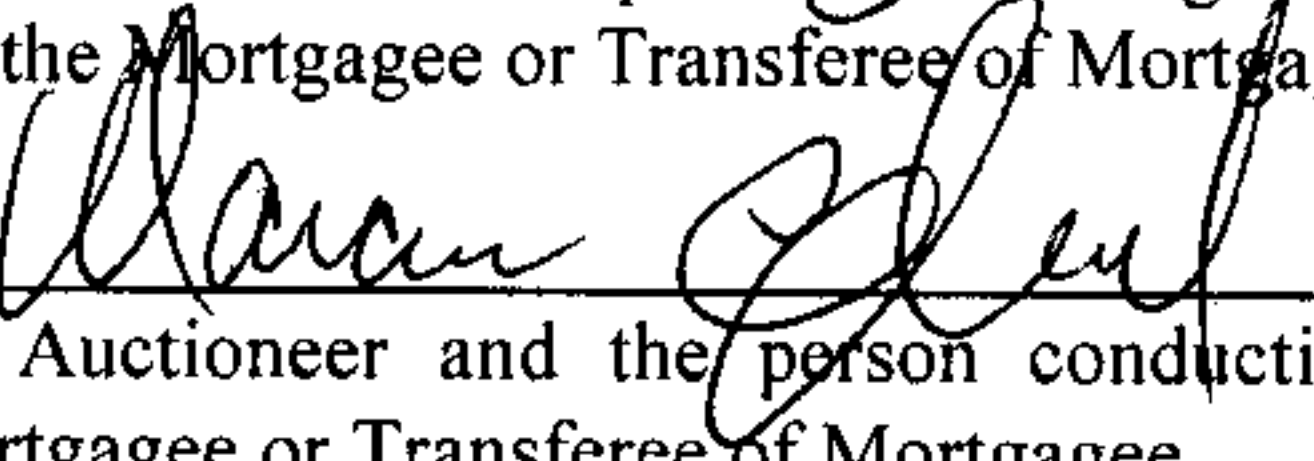
  
20090223000062270 2/2 \$20.00  
Shelby Cnty Judge of Probate, AL  
02/23/2009 09:44:49AM FILED/CERT

By: HSBC Bank USA, N.A. as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates  
Mortgagee or Transferee of Mortgage

By:   
As Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage

HSBC Bank USA, N.A. as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE5, Asset Backed Pass-Through Certificates  
Mortgagee or Transferee of Mortgage

By:   
As Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage

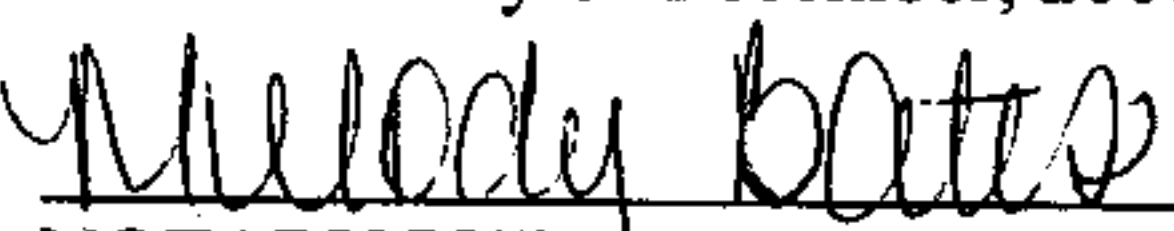
  
As Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage

STATE OF ALABAMA

COUNTY OF CULLMAN

I, the undersigned, a Notary Public in and for said State and County, hereby certify that Marcus Clark, whose name as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage, 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/she, in his/her capacity as such Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgage, and with full authority executed this instrument voluntarily on the day the same bears date.

Given under my hand and official seal this the 19th day of December, 2008.

  
NOTARY PUBLIC

MY COMMISSION EXPIRES 07-27-2011

MY COMMISSION EXPIRES \_\_\_\_\_

This instrument prepared by:  
Goodman G. Ledyard  
PIERCE LEDYARD, P.C.  
Post Office Box 161389  
Mobile, Alabama 36616  
File No. 1231/20014

Grantee's Address:  
P.O. Box 24737  
West Palm Beach, FL 33416