

**MORTGAGE FORECLOSURE DEED**

  
20091027000403590 1/2 \$19.00  
Shelby Cnty Judge of Probate, AL  
10/27/2009 02:03:54 PM FILED/CERT

STATE OF ALABAMA  
COUNTY OF SHELBY

)  
)

Darby Hale  
5935271

KNOW ALL MEN BY THESE PRESENTS: That Darby Hale and Devon Hale, husband and wife did, on to-wit, the June 29, 2007, execute a mortgage to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Decision One Mortgage Company, LLC, which mortgage is recorded in Instrument 20070712000328310; said mortgage was transferred and assigned to HSBC BANK USA, N.A. as recorded in Instrument# 20091027000403580 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. 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 September 9, 16, 23, October 14, 2009; and

WHEREAS, on the October 22, 2009, the day on which the foreclosure sale was due to be held under the terms of said notice, at 12:50 o'clock a.~~n~~p.m. between the legal hours of sale, said foreclosure sale was duly and properly conducted, and HSBC BANK USA, N.A. 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., in the amount of One Hundred Eighty-Nine Thousand Dollars and No Cents (\$189,000.00), which sum the said HSBC BANK USA, N.A. offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to the said HSBC BANK USA, N.A.; 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 Eighty-Nine Thousand Dollars and No Cents (\$189,000.00), cash, the said Darby Hale and Devon Hale, husband and wife, acting by and through the said HSBC BANK USA, N.A., by Jimmie Raye Newman, as auctioneer and the person conducting the said sale for the Mortgagee or Transferee of Mortgagee, and the said HSBC BANK USA, N.A., by Jimmie Raye Newman, as said auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee, and Jimmie Raye Newman, 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., the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 3, according to the final plat of Sunset Lake, Phase 2, as recorded in Map Book 31, Page 73, in the probate Office of Shelby County, Alabama.

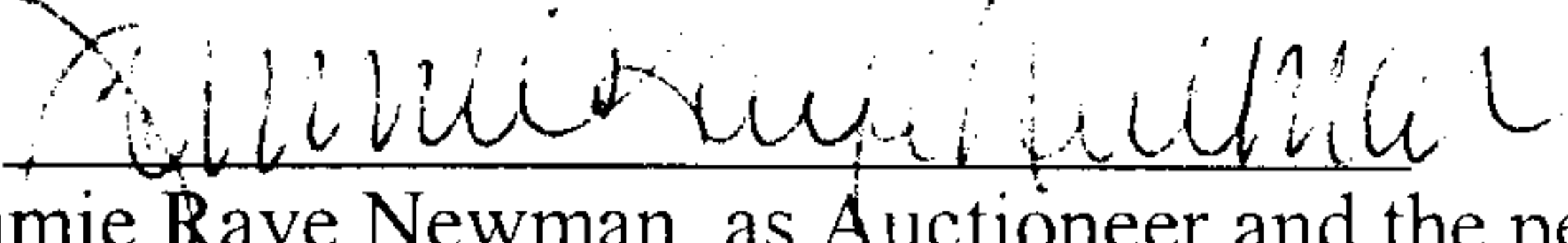
TO HAVE AND TO HOLD THE above described property unto HSBC BANK USA, N.A., forever; subject, however, to the statutory rights of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama, and any taxes which may be due.

IN WITNESS WHEREOF, the said HSBC BANK USA, N.A., has caused this instrument to be executed by Jimmie Raye Newman, as auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee and in witness whereof the said Jimmie Raye Newman, has executed this instrument in his capacity as such auctioneer on this the October 22, 2009.

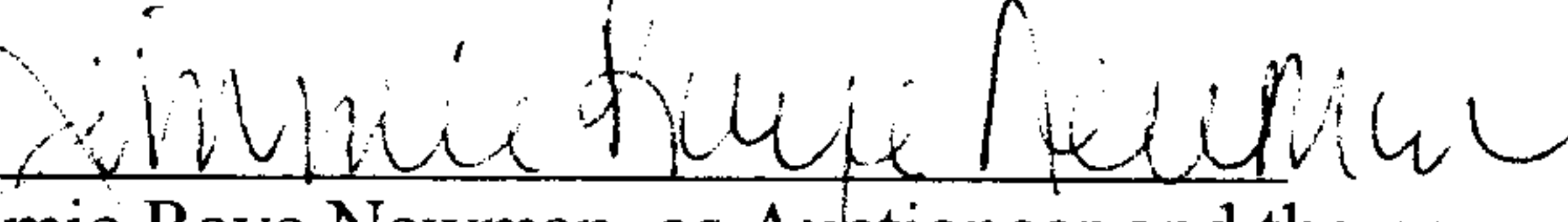
  
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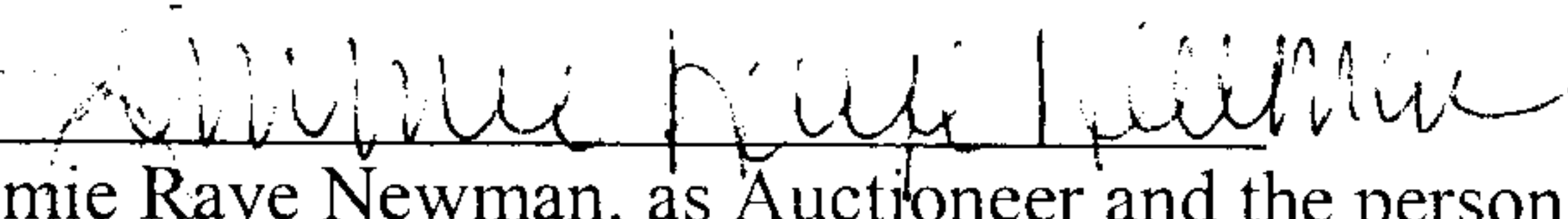
Darby Hale and Devon Hale, husband and wife  
Mortgagors

HSBC BANK USA, N.A.  
Mortgagee or Transferee of Mortgagee

By   
Jimmie Raye Newman, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

HSBC BANK USA, N.A.  
Mortgagee or Transferee of Mortgagee

By   
Jimmie Raye Newman, as Auctioneer and the person conducting said sale for the Mortgagee or Transferee of Mortgagee

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Jimmie Raye Newman, 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 Jimmie Raye Newman, 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 October 22, 2009.

  
NOTARY PUBLIC 2-28-2010

MY COMMISSION EXPIRES:

Instrument prepared by:  
EDITH S. PICKETT  
SHAPIRO & PICKETT, L.L.P.  
651 Beacon Parkway West, Suite 115  
Birmingham, Alabama 35209  
09-009563

GRANTEE'S ADDRESS  
HSBC Mortgage Corporation (USA)  
2929 Walden Avenue  
Depew, New York 14043



Dorothy M. Veitch  
Notary Public  
State of Alabama  
Alabama State at Large

 Dorothy M. Veitch  
Notary Public  
State of Alabama  
Alabama State at Large