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STATE OF ALABAMA
COUNTY OF SHELBY


20091119000431800 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
11/19/2009 02:19:27 PM FILED/CERT

MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on June 27, 2005, **Rose M. Fraser, Party of the First Part**, executed a certain mortgage to **Mortgage Electronic Registration Systems, Inc acting solely as nominee for SunTrust Mortgage, Inc., its successors and assigns**, which said mortgage is recorded in Instrument No. 20050725000371920, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1; Book 20091119 ~~Page~~ 000431790

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1 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 9/16, 9/23, and 9/30/2009; and

WHEREAS, on October 8, 2009, 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 Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1 in the amount of **TWO HUNDRED FIFTY-NINE THOUSAND SIX HUNDRED EIGHTY AND 00/100 DOLLARS (\$ 259,680.00)**; 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 Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1; 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 TWO HUNDRED FIFTY-NINE THOUSAND SIX HUNDRED EIGHTY AND 00/100 DOLLARS (\$ 259,680.00), 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 Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1, and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:


LOT 82 ACCORDING TO THE FINAL PLAT OF ARBOR HILL PHASE III AS RECORDED IN MAP BOOK 33 PAGE 142 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SOURCE OF TITLE: Inst# 20050725000371920

TO HAVE AND TO HOLD the above described property unto Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1, 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, Rose M. Fraser and Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1 have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 8th day of October, 2009.

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


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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 Rose M. Fraser and Citibank, N.A., as Trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2007-SD1, Asset Backed Certificates, Series 2007-SD1, 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 8th day of October, 2009.

Arita Speese Wells

NOTARY PUBLIC
My Commission Expires:

My Commission Expires
January 13, 2013

Grantee Name / Send tax notice to:

EMC Mortgage Corporation
2780 Lake Vista Drive
Lewisville, TX 75067