SEND TAX NOTICE TO: Wells Fargo Bank, N.A. MAC # X2505-01A 1 Home Campus Des Moines, IA 50328

20101021000352170 1/3 \$22.00 Shelby Cnty Judge of Probate, AL 10/21/2010 10:55:47 AM FILED/CERT

CM #:

119624

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 7th day of September, 2005, Gina Shugart and spouse, Roger Shugart, executed that certain mortgage on real property hereinafter described to Wells Fargo Bank, N.A., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20050915000479590, said mortgage having subsequently been transferred and assigned to HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4, by instrument recorded in Instrument No. 20090331000117100, in the aforesaid Probate Office ("Transferee"); and

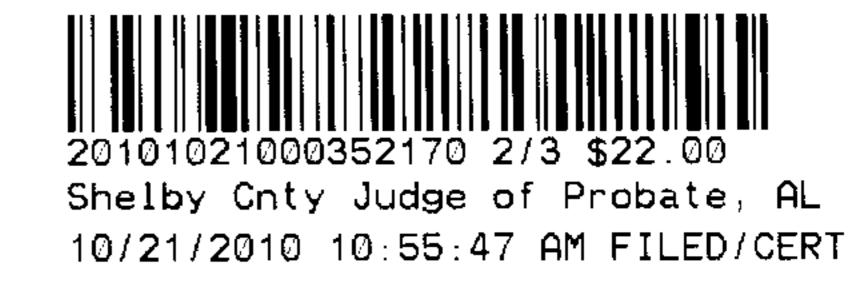
WHEREAS, in and by said mortgage, the Transferee was authorized and empowered in case of default in the payment of the indebtedness secured thereby, according to the terms thereof, to sell said property before the Courthouse door in the City of Columbiana, Shelby County, Alabama, after giving notice 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 Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4 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 February 24, 2010, March 3, 2010, and March 10, 2010; and









WHEREAS, on October 8, 2010, 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 Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4 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 Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4; and

WHEREAS, HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4, was the highest bidder and best bidder in the amount of Sixty-Nine Thousand Seven Hundred And 00/100 Dollars (\$69,700.00) on the indebtedness secured by said mortgage, the said HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4, 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 Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Commence at the Northwest Corner of Section 1, Township 24 North, Range 13 East, Freeman Base Line, Shelby County, Alabama; thence run Northerly 3 degrees 30 minutes West a distance of 993.42 feet to a point; thence run Easterly on a bearing of North 87 degrees 10 minutes East a distance of 600.0 feet to the Point of Beginning of the property being described; said Point of Beginning being on the line of and 30.0 feet East of the (Pardue/Wilson lot as described in Deed Book 248, Page 705) Southeast corner of Wilson Lot; thence run Northerly 30.0 feet East of and parallel with the East line of said Pardue/Wilson lot a distance of 248.72 feet to a point; thence turn an angle of 87 degrees 52 minutes 00 seconds left and run Westerly 30.0 feet to a point; thence turn an angle of 86 degrees 45 minutes 00 seconds right and run Northerly a distance of 243.47 feet to a point; thence turn an angle of 106 degrees 53 minutes 00 seconds right and run Southeasterly a distance of 314.09 feet to a point on the West line of a dedicated 60.0 foot wide easement: thence turn an angle of 73 degrees 11 minutes 30 seconds right and run Southerly a distance of 406.46 feet to a point; thence turn an angle of 90 degrees 43 minutes 30 seconds right and run Westerly a distance of 274.93 feet to the Point of Beginning; being situated in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4 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,







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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 Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4, 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 October 8, 2010.

HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset Backed

Certificates, Series 2005-4

By: ________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, acting in his/her capacity as auctioneer and attorney-in-fact for HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4, 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 his/her capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this October 8, 2010.

Notary Public MY COMMISSION EXPIRES SEPTEMBER 11, 2012

My Commission Expires: _____

This instrument prepared by: Ginny Rutledge SIROTE & PERMUTT, P.C. P. O. Box 55727 Birmingham, Alabama 35255-5727





