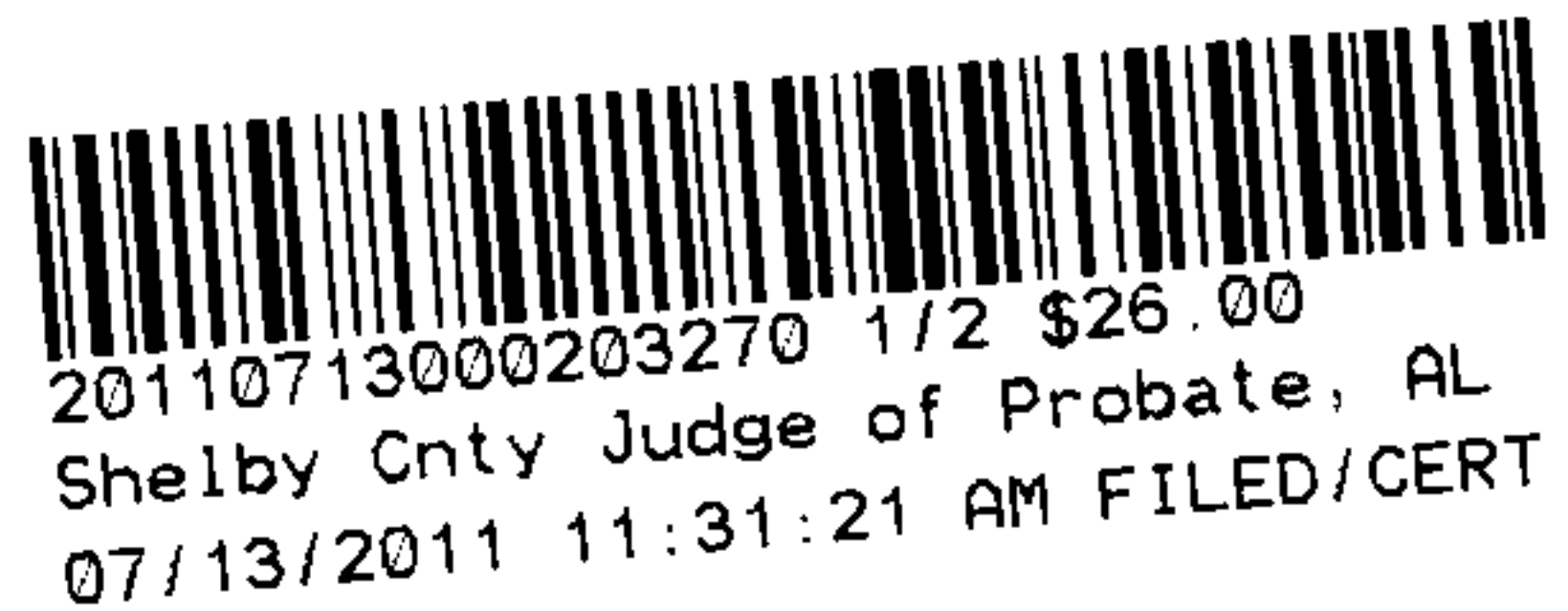


STATE OF ALABAMA)
 :
COUNTY OF SHELBY)



MORTGAGE FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, heretofore on, 8th day of August, 2001, to wit, Cheryl J. Leggett and Arthur L. Leggett, Sr., wife and husband, executed and delivered to First Lenders Mortgage Corporation a mortgage conveying to First Lenders Mortgage Corporation the property hereinafter described, which said mortgage was given to secure an indebtedness there in mentioned, and which mortgage is recorded in the Office of the Judge of Probate of Shelby County, Alabama, under Instrument Number 2001-35080; said Mortgage was duly transferred and assigned by First Lenders Mortgage Corporation to Synovus Mortgage Corporation by virtue of that certain Assignment of Mortgage dated August 8, 2001 and recorded in said Probate Office under Instrument Number 2001-35081; said Mortgage was further transferred and assigned by Synovus Mortgage Corporation to Union Planters PMAC, Inc. by virtue of that certain instrument dated August 8, 2001 and recorded in said Probate Office under Instrument Number 20040301000103630; said Mortgage having been further transferred and assigned by Regions Bank, as successor by merger with Union Planters, N.A., as successor by merger with Union Planters Mortgage, Inc., formerly known as Union Planters PMAC, Inc. to HSBC Bank, USA National Association in its capacity as Trustee for the CitiGroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, by virtue of that certain Assignment of Mortgage dated December 13, 2010 and recorded in said Probate Office under Instrument Number 20101229000436470; and

WHEREAS, it was provided in said mortgage that if a default was made in the payment of the note, and each and every installment thereof, evidencing the indebtedness secured by said mortgage as they or any part thereof became due, then First Lenders Mortgage Corporation would have the right to declare the entire indebtedness secured by said mortgage due and payable at once and to sell the property conveyed by said mortgage at public outcry for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama, after first giving notice of the time, place and terms of said sale for three weeks by publication in any newspaper then published in said County; and

WHEREAS, it was further provided in said mortgage that in the event of such sale the said Mortgagee was authorized and empowered to purchase the property conveyed in said mortgage if the higher bidder therefore, the same as if it were a stranger to said conveyance and in such event the auctioneer or person making said sale was empowered, directed and authorized to execute a deed to such purchaser at said sale in the names of the Mortgagors; and

WHEREAS, default was made in the payment of the indebtedness secured by said mortgage and said HSBC Bank, USA National Association in its capacity as Trustee for the CitiGroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, as Assignee, did declare all of the indebtedness secured by said mortgage due and payable; and

WHEREAS, HSBC Bank, USA National Association in its capacity as Trustee for the CitiGroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, as Assignee, acting under the power of sale contained in said mortgage, did give notice for three weeks by weekly insertion in The Shelby County Reporter, a newspaper of general circulation published in Shelby County, Alabama, in its issues of May 25, 2011, June 1, 2011 and June 8, 2011, that it would sell said property at the Shelby County Courthouse door in the City of Columbiana, Alabama, at auction to the highest bidder for cash, during the legal hours of sale on July 1, 2011; and

WHEREAS, after having given said notice, HSBC Bank, USA National Association in its capacity as Trustee for the CitiGroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, as Assignee, on the 1st day of July, 2010, during the legal hours of sale, did offer said property to the highest bidder for cash at the Shelby County Courthouse door in the City of Columbiana, Alabama; and

WHEREAS, HSBC Bank, USA National Association in its capacity as Trustee for the CitiGroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, as Assignee, being the highest, best and last bidder at said sale, became the purchaser of said property at and for the sum of One Hundred Thirty Thousand Five Hundred Thirty Seven and 46/100 Dollars (\$130,537.46).

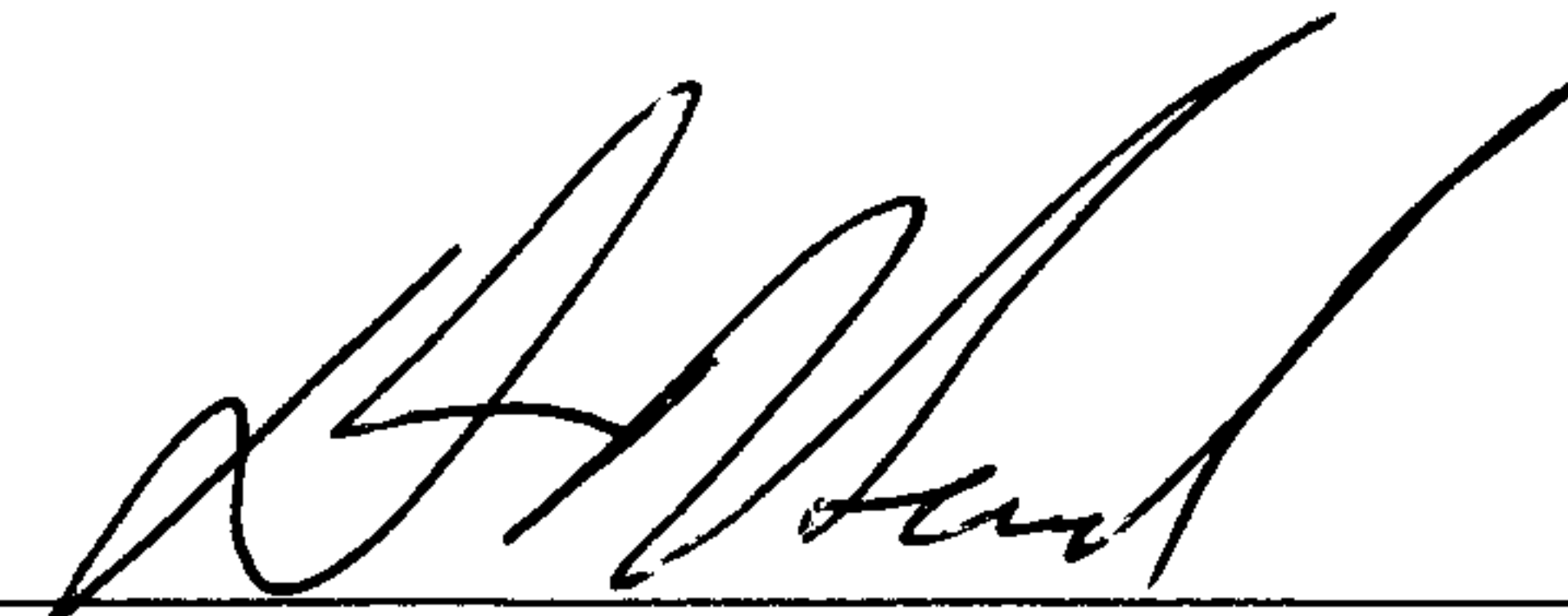
NOW, THEREFORE, Cheryl J. Leggett and Arthur L. Leggett, by Dan Head, the auctioneer making said sale, and Dan Head, as said auctioneer, for and in consideration of the premises and the sum One Hundred Thirty Thousand Five Hundred Thirty Seven and 46/100 Dollars (\$130,537.46), applied by HSBC Bank, USA National Association in its capacity as Trustee for the CitiGroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, as Assignee, to the indebtedness secured by said mortgage, do hereby Grant, Bargain, Sell and Convey unto the said, HSBC Bank, USA National Association in its capacity as Trustee for the CitiGroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, as Assignee, its successors and assigns, the following described property, situated in Shelby County, State of Alabama, to-wit:

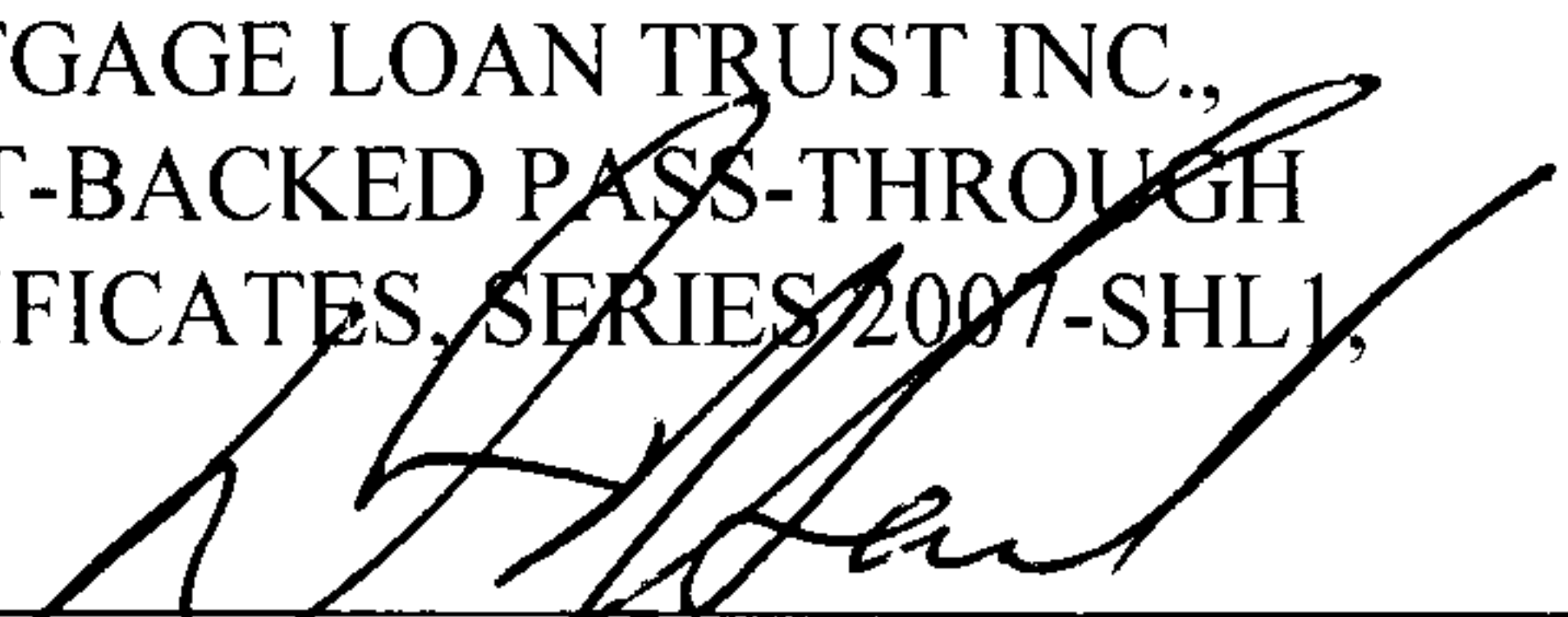
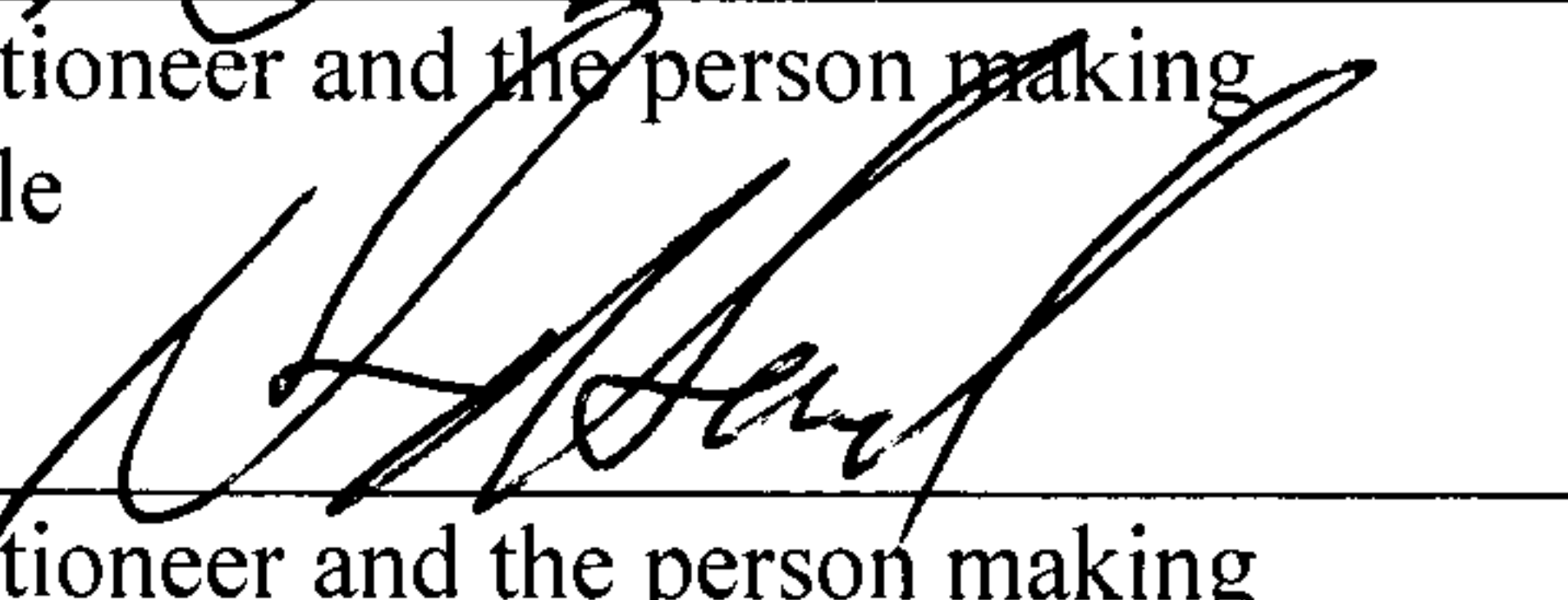
Lot 78, according to the Survey of Indian Highlands Third Addition, as recorded in Map Book 6, Page 28, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD, the aforegranted property unto the said HSBC Bank, USA National Association in its capacity as Trustee for the CitiGroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, as Assignee, its successors 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 of the State of Alabama. This conveyance is made subject to unpaid taxes and assessments, if any.

IN WITNESS WHEREOF, Cheryl J. Leggett and Arthur L. Leggett, by Dan Head, the person making said sale, HSBC Bank, USA National Association in its capacity as Trustee for the CitiGroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-SHL1, by Dan Head, as auctioneer and the person making said sale, and Dan Head, as auctioneer and the person making said sale, have caused this instrument to be executed on this, the 1st day of July, 2010.

CHERYL J. LEGGETT AND
ARTHUR L. LEGGETT

By: 
As auctioneer and the person making
said sale

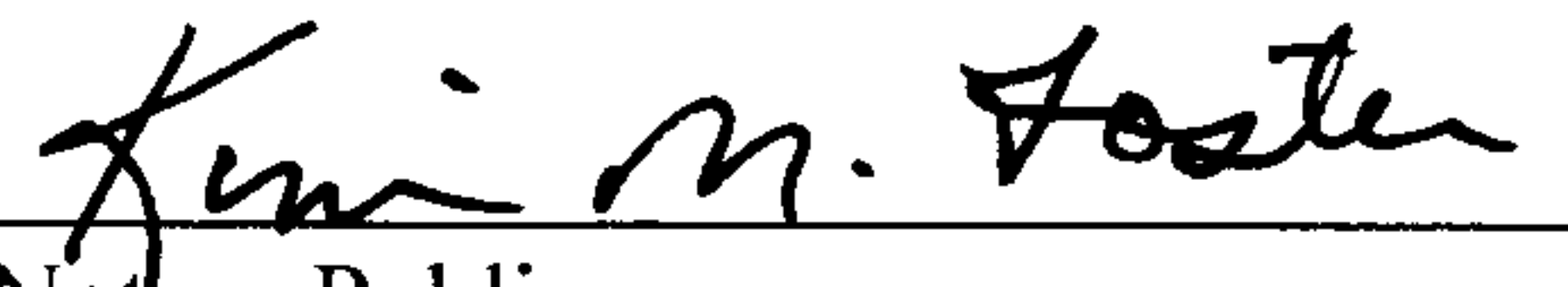
HSBC BANK, USA NATIONAL
ASSOCIATION IN ITS CAPACITY AS
TRUSTEE FOR THE CITIGROUP
MORTGAGE LOAN TRUST INC.,
ASSET-BACKED PASS-THROUGH
CERTIFICATES, SERIES 2007-SHL1,
By: 
As auctioneer and the person making
said sale
By: 
As auctioneer and the person making
said sale

STATE OF ALABAMA)
 :
COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Dan Head, whose name as auctioneer and the person conducting said sale, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, in his capacity as auctioneer and the person making said sale, and with full authority, executed the same voluntarily, on the day the same bears date.

Given under my hand and official seal, this 1st day of July, 2010.

(SEAL)


Notary Public
My commission expires: 12-28-14

This instrument was prepared by:
Bowdy J. Brown, Esq.
Rushton, Stakely, Johnston & Garrett, P.A.
Post Office Box 270
Montgomery, Alabama 36101-0270

Our File No.: 7600-0343 Cheryl J. Leggett and Arthur L. Leggett, Sr.
**FOR AD VALOREM TAX PURPOSES: HSBC Bank, USA National Association c/o Regions Bank
dba Regions Mortgage, Tax Department, 215 Forrest Street, Hattiesburg, MS 39401-3476**

