

SEND TAX NOTICE TO:
America's Servicing Company
3476 Stateview Blvd
Fort Mill, SC 29715

CM #: 120658

STATE OF ALABAMA)

COUNTY OF SHELBY)

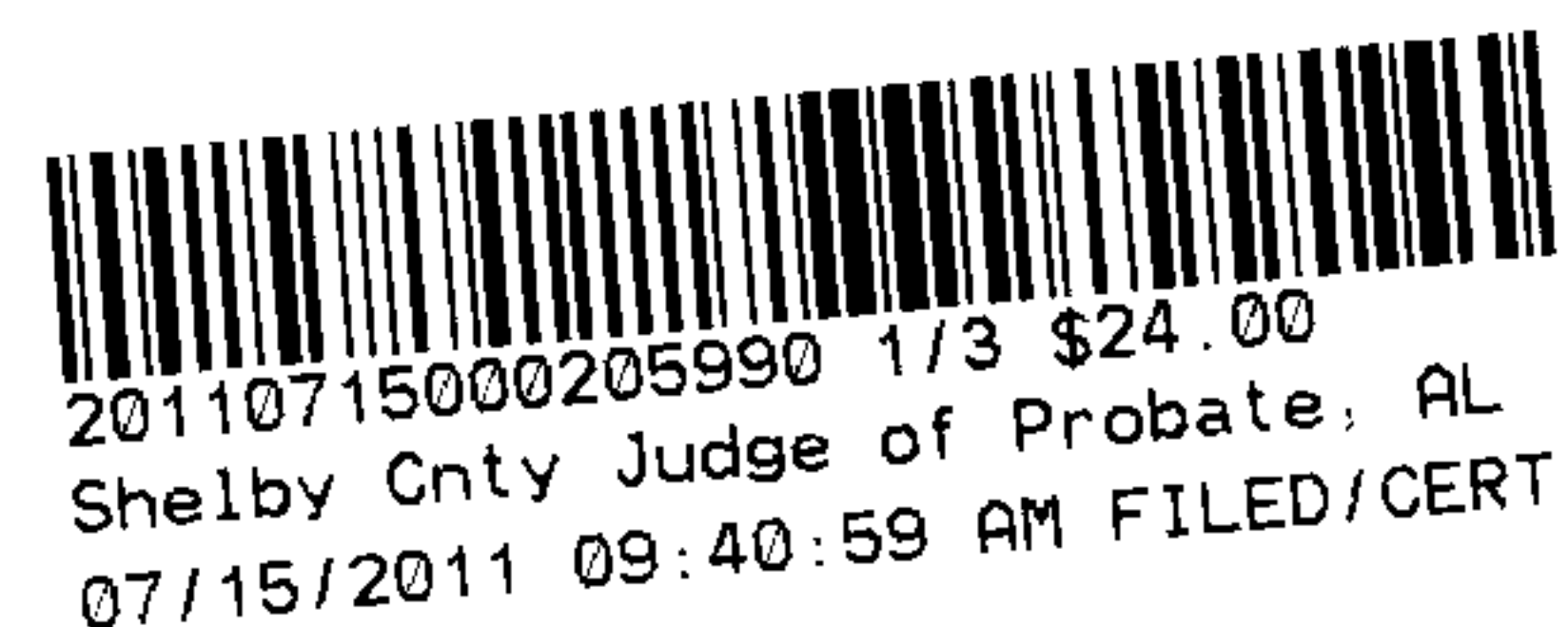
FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 21st day of April, 2006, Marsha H. Falkner and husband, Kenneth R. Falkner, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Amsouth Bank, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20060509000218260, said mortgage having subsequently been transferred and assigned to HSBC Bank USA, National Association as Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1, by instrument recorded in Instrument Number: 20090414000137110, 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 Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1 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 March 2, 2011, March 9, 2011, and March 16, 2011; and

WHEREAS, on June 21, 2011, 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 Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1 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 Nelson as member of AMN Consulting, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said HSBC Bank USA, National Association as Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1; and

WHEREAS, HSBC Bank USA, National Association as Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1, was the highest bidder and best bidder in the amount of Five Hundred Sixty-Nine Thousand And 00/100 Dollars (\$569,000.00) on the indebtedness secured by said mortgage, the said HSBC Bank USA, National Association as Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1, by and through Aaron Nelson as member of AMN Consulting, LLC as auctioneer conducting said sale for said Transferee, does hereby grant, bargain, sell and convey unto HSBC Bank USA, National Association as Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 931, according to the Survey of Greystone Legacy, 9th Sector, as recorded in Map Book 32, Page 44 A & B, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto HSBC Bank USA, National Association as Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1 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, 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 Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1, has caused this instrument to be



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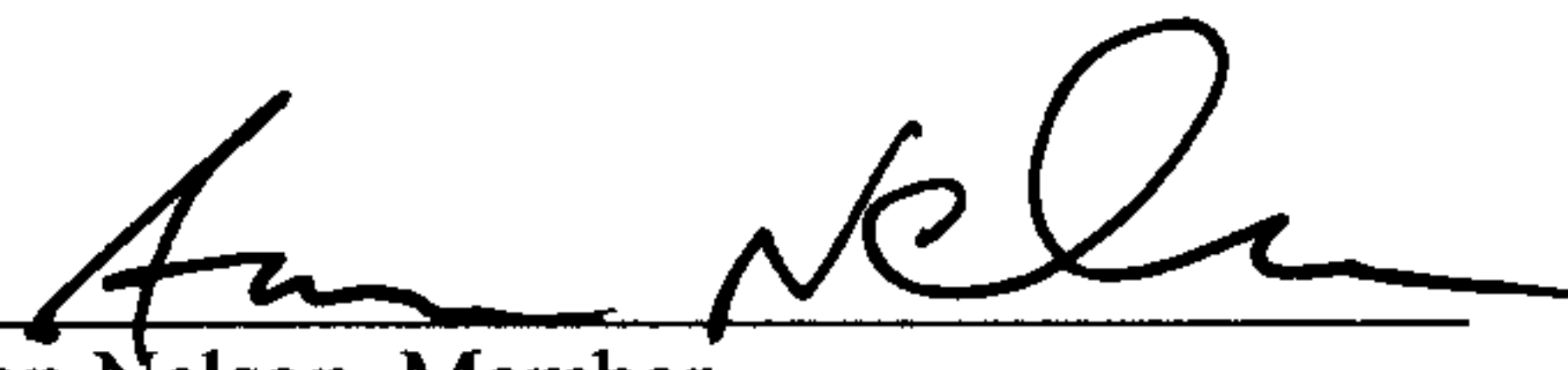


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Shelby Cnty Judge of Probate, AL
07/15/2011 09:40:59 AM FILED/CERT

executed by and through Aaron Nelson as member of AMN Consulting, LLC, as auctioneer conducting said sale for said Transferee.

HSBC Bank USA, National Association as Successor
Trustee to Wells Fargo Bank, N.A. as Trustee for
Bear Stearns Mortgage Funding Trust 2006-AC1

By: AMN Consulting, LLC
Its: Auctioneer

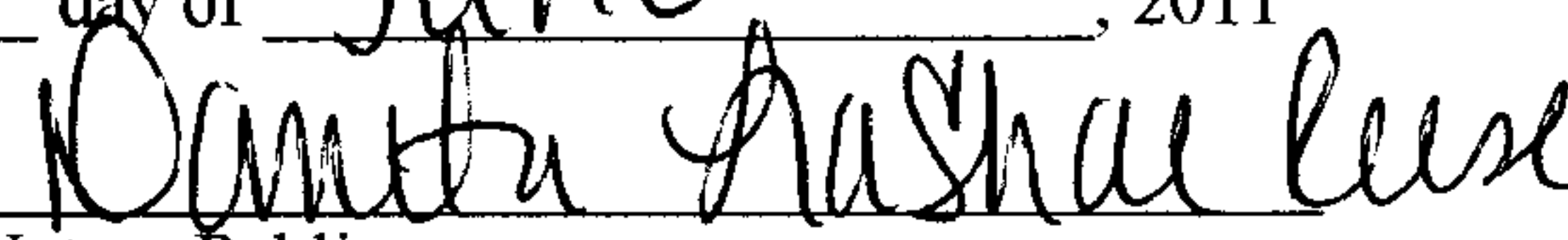
By: 
Aaron Nelson, Member

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Nelson, whose name as member of AMN Consulting, LLC acting in its capacity as auctioneer for HSBC Bank USA, National Association as Successor Trustee to Wells Fargo Bank, N.A. as Trustee for Bear Stearns Mortgage Funding Trust 2006-AC1, 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, as such member and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said limited liability company acting in its capacity as auctioneer for said Transferee.

Given under my hand and official seal on this 28th day of June, 2011


Notary Public
My Commission Expires: SEPTEMBER 11, 2012

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



20110715000205990 3/3 \$24.00
Shelby Cnty Judge of Probate, AL
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