

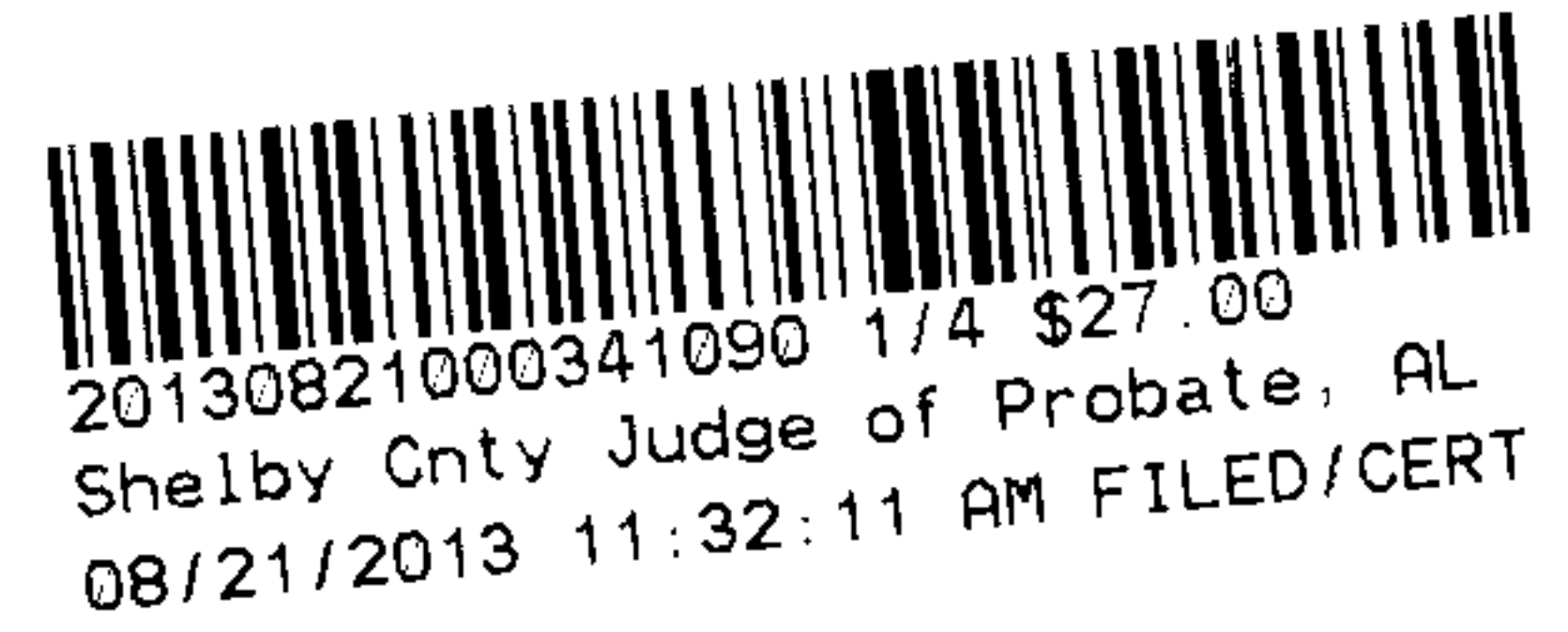
Send Tax Notice To:

HSBC Bank USA, National Association as Trustee for Luminent Mortgage
Trust 2007-2
c/o Wells Fargo Bank, N. A.
2324 Overland Avenue
MAC#B6955-01C
Billings, MT 59102

When Recorded Return to:

David Sigler, Esq.
Morris|Hardwick|Schneider, LLC
2718 20th Street South, Suite 210
Birmingham, AL 35209

STATE OF ALABAMA)
COUNTY OF SHELBY)



FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that:

WHEREAS, heretofore, on, to-wit: the 28th day of November, 2006, Glenn K Payne, a single man, executed that certain mortgage on real property hereinafter described to Homebanc Mortgage Corporation, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, as Instrument Number 20061130000581700, said mortgage having subsequently been transferred and assigned to HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2 ("Transferee"), by instrument executed on March 21, 2012 and recorded on March 28, 2012 as Instrument Number 20120328000106410, in the aforesaid Probate Office; 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 the 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 Luminent Mortgage Trust 2007-2 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 June 26, 2013, July 3, 2013, July 10, 2013; and

WHEREAS, on July 24, 2013, 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 Luminent Mortgage Trust 2007-2 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, David Sigler was the auctioneer and the person conducting the sale for said HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2; and

WHEREAS, HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2, was the highest bidder and best bidder in the amount of Two Hundred Three Thousand Eighty-Four and 00/100 Dollars (\$203,084.00) on the indebtedness secured by said mortgage, the said HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2, by and through David Sigler as attorney for said Transferee, does hereby convey unto HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2 all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 139A, according to the survey of Inverness Cove, Phase 2, Resurvey #1, as recorded in Map Book 36, Page 110 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 Trustee for Luminent Mortgage Trust 2007-2 its successors/heirs and assigns, forever;

subject, however, to the statutory rights of redemption from said foreclosure sale on part of the 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, right-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2 has caused this indenture to be executed by and through David Sigler, as attorney for said Transferee, and said David Sigler, as attorney for said Transferee, has hereto set his/her hand and seal on this the 8th day of August, 2013.

HSBC Bank USA, National Association as Trustee for
Luminent Mortgage Trust 2007-2

By:



David Sigler, Attorney for Transferee

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that David Sigler whose name as Attorney for HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2., 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/she as such Attorney for HSBC Bank USA, National Association as Trustee for Luminent Mortgage Trust 2007-2 and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee.

Given under my hand and seal of office this 8 day of AUGUST, 2013.



NOTARY PUBLIC

My Commission Expires:

**NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: June 15, 2016
BONDED THRU NOTARY PUBLIC UNDERWRITERS**

This instrument prepared by:
David Sigler, Esq.
Morris|Hardwick|Schneider, LLC
2718 20th Street South, Suite 210
Birmingham, AL 35209



Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name: Glenn K. Payne

Grantee's Name: HSBC Bank USA, National
Association as Trustee for Luminent
Mortgage Trust 2007-2

Mailing Address:

Mailing Address: 2324 Overland Avenue
MAC#B6955-01C
Billings, MT 59102

Property Address: 1343 Inverness Cove Dr
Hoover, AL 35242-4257

Date of Sale: July 24, 2013

Total Purchase Price \$ 203,084.00

or

Actual Value \$

or

Assessor's Market Value \$

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one)
(Recordation of documentary evidence is not required)

☐ Bill of Sale

☐ Appraisal

☐ Sales Contract

☒ Other Foreclosure Bid Amount

☐ Closing Statement

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.

Property address - the physical address of the property being conveyed, if available.

Date of Sale - the date on which interest to the property was conveyed.

Total purchase price - the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date 8-8-2013

Print Jaelyn Collier

Sign Jaelyn Collier
(Grantor/Grantee/Owner/Agent) circle one

Unattested

(verified by)



20130821000341090 4/4 \$27.00
Shelby Cnty Judge of Probate, AL
08/21/2013 11:32:11 AM FILED/CERT