


STATE OF ALABAMA)
COUNTY OF SHELBY)

FORECLOSURE DEED


20130917000375800 1/4 \$27.00
Shelby Cnty Judge of Probate, AL
09/17/2013 08:41:37 AM FILED/CERT

KNOWN ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore on, to-wit, **03/14/2007**, **WILLIAM P. COCKRELL**, as Mortgagors, executed a Real Estate Mortgage on the property hereinafter described to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS A NOMINEE FOR DB HOME LENDING LLC** which is recorded as Instrument No. 20070316000119090, in the Office of the Judge of Probate, SHELBY County, Alabama on 03/16/2007 and subsequently assigned to HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-HE5, ASSET BACKED PASS-THROUGH CERTIFICATES and recorded as Instrument No. 20120521000180480 on 05/21/2012, and,

WHEREAS, in and by said Real Estate Mortgage, the said Mortgagee was authorized and empowered in case of default in the payment of the indebtedness thereby secured, according to the terms thereof, to sell said property before the Courthouse door of said County, 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 consecutive weeks prior to said sale at public outcry for cash, to the highest bidder, and said Real Estate Mortgage provided that in case of sale under the power and authority contained in same, the said Mortgagee, or any person conducting said sale for the Mortgagee, was authorized to execute title to the purchaser at said sale; and it was further provided in and by said Real Estate Mortgage that the said Mortgagee may bid at the sale and purchase said property if the highest bidder therefore; and,

WHEREAS, default was made in the payment of the indebtedness secured by said Real Estate Mortgage, and the said Mortgagee did declare all of the indebtedness secured by said Real Estate Mortgage due and payable and said Real Estate Mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said Real Estate Mortgage in the **SHELBY COUNTY REPORTER**, a newspaper published in SHELBY County, in its issues of **08/21/2013, 08/28/2013, and 09/04/2013**; and,

WHEREAS, on **09/11/2013**, 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 and properly conducted, and the said Mortgagee did offer for sale and sell at public outcry in front of the door of the Courthouse of SHELBY County, Alabama, the property hereinafter described; and,

WHEREAS, Melvin Cowan was the Auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Mortgagee; and,

WHEREAS, the highest and best bid for the property described in the aforementioned Real Estate Mortgage was the bid of HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-HE5, ASSET BACKED PASS-THROUGH CERTIFICATES, in the amount of **\$147,868.71**, which sum of money the said Mortgagee offered to credit on the indebtedness secured by said Real Estate Mortgage and said property was thereupon sold to the said HSBC BANK USA, N.A., AS


TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-HE5, ASSET BACKED PASS-THROUGH CERTIFICATES;

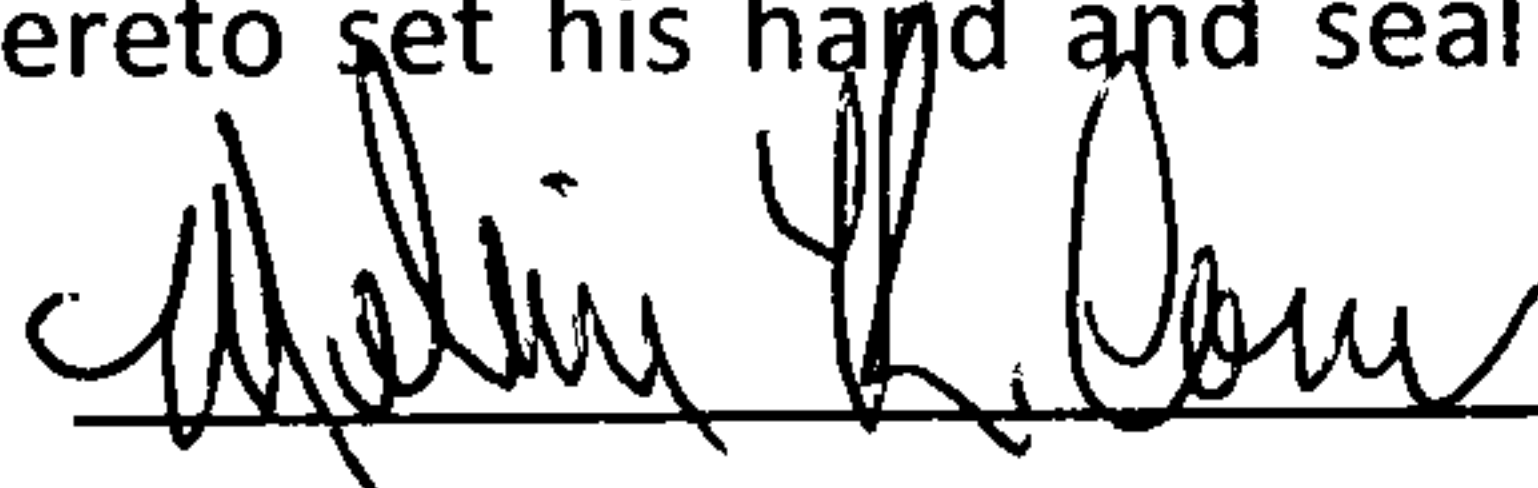
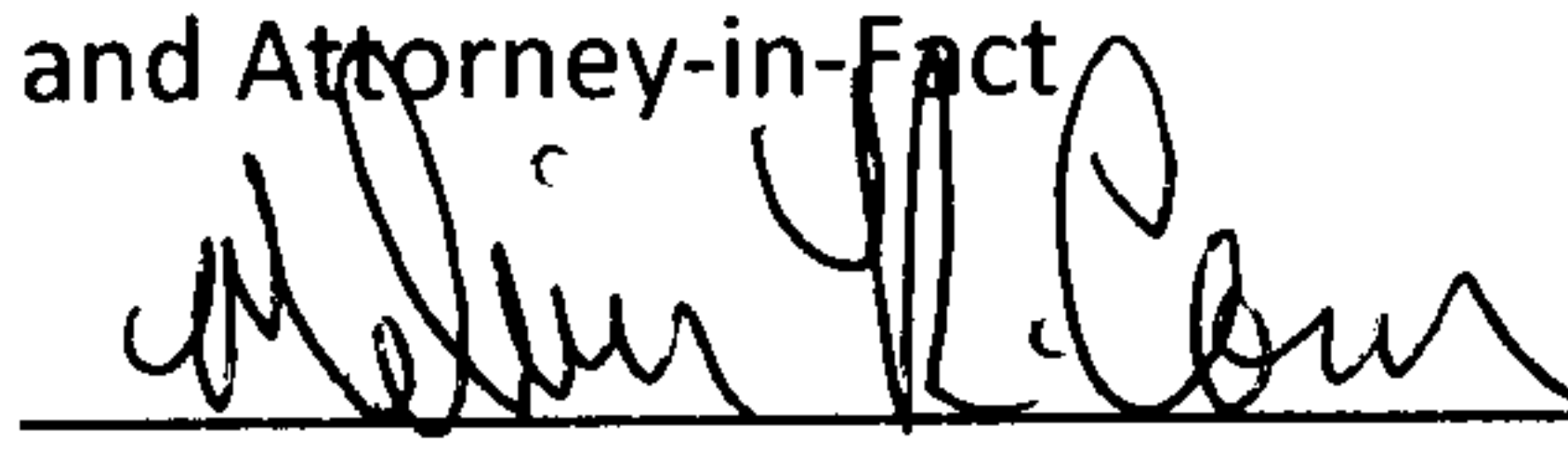
NOW THEREFORE, in consideration of the premises and of a credit in the amount of \$147,868.71 on the indebtedness secured by said Real Estate Mortgage, the said Mortgagee by and through Melvin Cowan as Auctioneer conducting said sale and as Attorney-in-Fact for said Mortgagee, and the said Melvin Cowan as Auctioneer conducting said sale, does hereby GRANT, BARGAIN, SELL and CONVEY unto the said HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-HE5, ASSET BACKED PASS-THROUGH CERTIFICATES, the following described real property situated in SHELBY County, Alabama, to-wit:

LOT 12A AND SOUTHWEST 12.5 FEET OF LOT 13A, ACCORDING TO A RESURVEY OF LOTS 1 THROUGH 23, HIDDEN CREEK, AS RECORDED IN MAP BOOK 24 PAGE 7, IN THE PROBATE OFFICE OF SHELBY, ALABAMA.

TO HAVE AND TO HOLD the above described property unto HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-HE5, ASSET BACKED PASS-THROUGH CERTIFICATES, 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.

IN WITNESS WHEREOF, the said Mortgagee has caused this instrument to be executed by and through Melvin Cowan as Auctioneer conducting this said sale and as Attorney-in-Fact, and Melvin Cowan as Auctioneer conducting said sale, has hereto set his hand and seal on this, the 11th day of September, 2013.

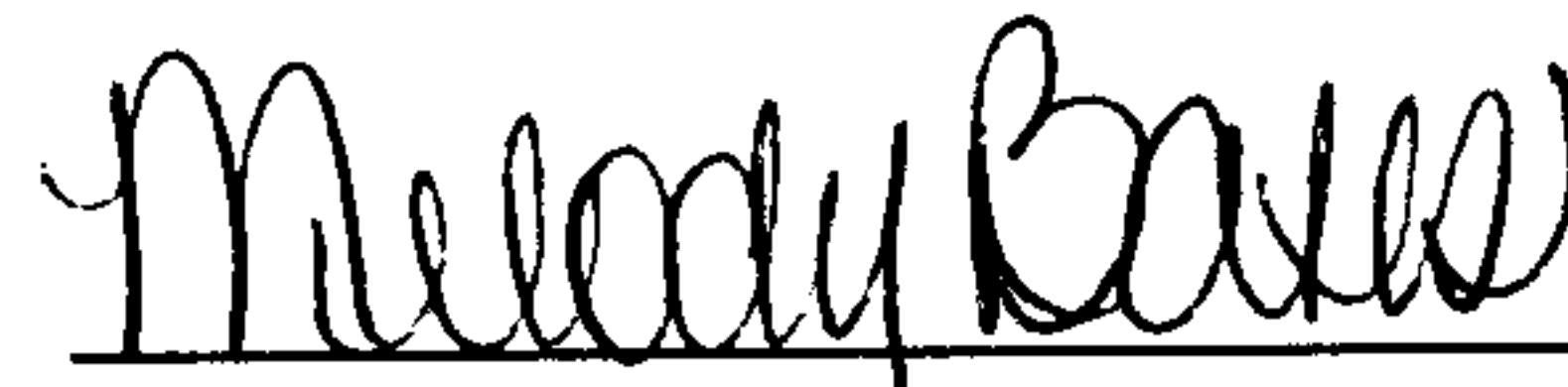

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_____, as Auctioneer
and Attorney-in-Fact

_____, as Auctioneer
Conducting said Sale

STATE OF ALABAMA)
COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County and State, hereby certify that Melvin Cowan whose name as Auctioneer and Attorney-in-Fact for HSBC BANK USA, N.A., AS TRUSTEE ON BEHALF OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST AND FOR THE REGISTERED HOLDERS OF ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2007-HE5, ASSET BACKED PASS-THROUGH CERTIFICATES 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, in his capacity as said Auctioneer and Attorney-in-Fact, and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal on this, the 11th day of September, 2013.



NOTARY PUBLIC, STATE OF
ALABAMA AT LARGE

My Commission Expires: 7/29/15

THIS INSTRUMENT WAS PREPARED BY KENT D. MCPHAIL, DUMAS AND MCPHAIL, L.L.C., 126 GOVERNMENT STREET, MOBILE, ALABAMA 36602.

Send Tax Notice To: Ocwen Loan Servicing, LLC, 1675 Palm Beach Lakes Blvd., Suite 402, West Palm Beach, FL 33401



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Real Estate Sales Validation Form

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

Grantor's Name William P. Cockrell
Mailing Address 122 Hidden Creek Circle
Pelham, AL 35124

Grantee's Name HSBC Bank USA, N.A.
Mailing Address c/o Ocwen Loan Servicing, LLC
1661 Worthington Road, Ste. 100
West Palm Beach, FL 33409

Property Address 122 Hidden Creek Circle
Pelham, AL 35124

Date of Sale 09/11/2013

Total Purchase Price \$ 147,868.71

or

Actual Value

\$

or

Assessor's Market Value \$



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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 Bid Amount at Foreclosure Sale

☐ 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 9-11-13

Print

Sign

Unattested

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Form RT-1