

THIS INSTRUMENT WAS PREPARED BY:


Scott J. Humphrey, Esq.
3829 Lorna Road, Suite 312
Hoover, Alabama 35244

SEND TAX NOTICES TO:

U.S. Bank National Association, as trustee
c/o Select Portfolio Servicing, Inc.
P. O Box 65250
Salt Lake City, Utah 84165-0250

STATE OF ALABAMA)
SHELBY COUNTY)

FORECLOSURE DEED


20060120000031820 1/3 \$178.50
Shelby Cnty Judge of Probate, AL
01/20/2006 08:37:38AM FILED/CERT

KNOW ALL MEN BY THESE PRESENTS, That whereas heretofore on November 30, 2004, Michael Nicholson and spouse, Renae Nicholson, executed a certain mortgage on the property hereinafter described to Accredited Home Lenders, Inc., which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20041208000671310; and

WHEREAS, in and by said mortgage the 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 Shelby County Courthouse door in the City of Columbiana, Alabama, after giving notice of the time, place and terms of said sale in some newspaper published in said city by publication once a week for three 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 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 mortgage that the 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 mortgage, and the said Accredited Home Lenders, Inc. did declare all of the indebtedness secured by said mortgage due and payable and did give due and proper notice of the foreclosure of said mortgage by publication in the Shelby County Reporter, a newspaper published in Shelby County, Alabama, and of general circulation in Shelby County, Alabama, in its issues of December 14, December 21, and December 28, 2005; and

WHEREAS, on January 10, 2005, 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 Accredited Home Lenders, Inc. did offer for sale and sell at public outcry in front of the Shelby County Courthouse in the City of Columbiana, Alabama, the property hereinafter described; and

WHEREAS, Scott J. Humphrey was the auctioneer who conducted said foreclosure sale and was the person conducting said sale for the said Accredited Home Lenders, Inc.; and

Shelby County, AL 01/20/2006
State of Alabama

Deed Tax: \$161.50

WHEREAS, the highest and best bid for the property described in the aforementioned mortgage was the bid of U.S. Bank, National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2005-2 Home Equity Pass-Through Certificates, Series 2005-2, in the amount of One Hundred Sixty-one Thousand One Hundred Twenty-eight and 69/100 Dollars (\$161,128.69), which sum of money Accredited Home Lenders, Inc. offered to credit on the indebtedness secured by said mortgage, and the said Accredited Home Lenders, Inc., by and through Scott J. Humphrey, as auctioneer conducting said sale and as attorney-in-fact for Accredited Home Lenders, Inc., does hereby GRANT, BARGAIN, SELL AND CONVEY unto the said U.S. Bank, National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2005-2 Home Equity Pass-Through Certificates, Series 2005-2, the following described property situated in Shelby County, Alabama, to-wit:

Lot 52, according to the survey of Second Sector, Fieldstone Park, as recorded in Map Book 16, Page 114 in the Probate Office of Shelby County, Alabama.


TO HAVE AND TO HOLD the above described property to U.S. Bank, National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2005-2 Home Equity Pass-Through Certificates, Series 2005-2, and its successors and assigns; 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, Michael Nicholson, Renae Nicholson and Accredited Home Lenders, Inc. have caused this instrument to be executed by and through Scott J. Humphrey, as auctioneer conducting said sale and as their attorney-in-fact, and Scott J. Humphrey, as auctioneer conducting said sale, has hereto set his hand and seal on this the 10th day of January, 2006.


MICHAEL NICHOLSON and RENAE NICHOLSON

By: 
SCOTT J. HUMPHREY, attorney-in-fact

ACCREDITED HOME LENDERS, INC.

By: 
SCOTT J. HUMPHREY, as the person acting as
auctioneer and conducting the sale
as its attorney-in-fact


SCOTT J. HUMPHREY, as the auctioneer and
person making said sale


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STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned authority, a Notary Public in and for said County and in said State, do hereby certify that Scott J. Humphrey, whose name as attorney-in-fact for Michael Nicholson and Renae Nicholson; whose name as attorney-in-fact and agent for Accredited Home Lenders, Inc.; and whose name as auctioneer and person making said sale, 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 said conveyance, he, in his capacity as such attorney-in-fact, and as such auctioneer, executed the same voluntarily on the day the same bears date.

GIVEN under my hand, this the 10th day of January, 2006.

Mary J. Blackwell

Notary Public in and for the State of Alabama,
at Large

My Commission Expires:

MY COMMISSION EXPIRES
10/26/2006