

SEND TAX NOTICE TO:
Wilshire Credit Corporation
P.O. Box 8517
Portland, OR 97207
(#966080)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 10th day of November, 2004, Hal D. Leathers, a married man, executed that certain mortgage on real property hereinafter described to Ameriquest Mortgage Company, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20041210000676580, said mortgage having subsequently been transferred and assigned to The Bank of New York Trust Company NA successor to JP Morgan Chase Bank as Trustee, for that certain pooling and series 2005 – sp2 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 The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for that certain pooling and series 2005 – sp2 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 November 21, 2007, November 28, 2007, and December 5, 2007; and

WHEREAS, on December 18, 2007, 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 The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for that certain pooling and series 2005 – sp2 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, Michael Corvin as member of Corvin Auctioneering, LLC was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee; for that certain pooling and series 2005 – sp2 and

WHEREAS, The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for that certain pooling and series 2005 – sp2 , was the highest bidder and best bidder in the amount of One Hundred Eighty-Nine Thousand Nine Hundred And 00/100 Dollars (\$189,900.00) on the indebtedness secured by said mortgage, the said The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee, for that certain pooling and series 2005 – sp2 by and through Michael Corvin as member of Corvin Auctioneering, LLC as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for that certain pooling and series 2005 – sp2 all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 28, according to the Survey of Brynleigh Estates, as recorded in Map Book 19, Page 139, in the Probate Office of Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for that certain pooling and series 2005 – sp2, 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, The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee, for that certain pooling and series 2005 – sp2 has caused this instrument to be executed by and

through Michael Corvin as member of Corvin Auctioneering, LLC, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Michael Corvin as member of Corvin Auctioneering, LLC, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this December 18, 2007.

The Bank of New York Trust Company, N.A. as
successor to JPMorgan Chase Bank, as Trustee for
that certain pooling and series 2005 – sp2

By: Corvin Auctioneering, LLC
Its: Auctioneer and Attorney-in-Fact

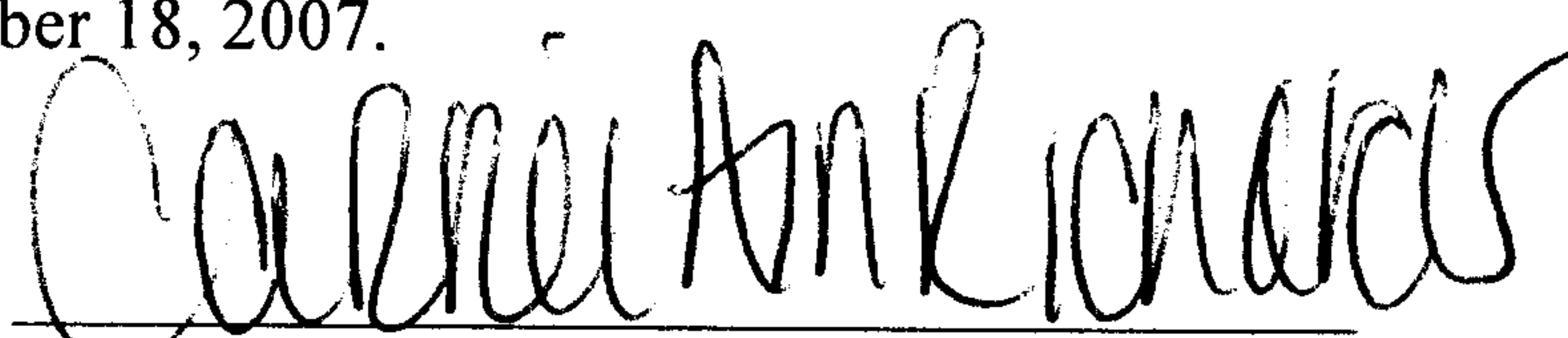
By: 
Michael Corvin, Member

STATE OF ALABAMA)

COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Michael Corvin, whose name as member of Corvin Auctioneering, LLC acting in its capacity as auctioneer and attorney-in-fact for The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee, for that certain pooling and series 2005 – sp2 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 for and as the act of said limited liability company acting in its capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this December 18, 2007.



Notary Public

My Commission Expires:

MY COMMISSION EXPIRES FEBRUARY 5, 2012

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