



20080428000172980 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
04/28/2008 03:32:28PM FILED/CERT

SEND TAX NOTICE TO:  
Specialized Loan Servicing, LLC  
8742 Lucent Boulevard, Suite 300  
Highland Ranch, CO 80129  
(#1000696279)

STATE OF ALABAMA )

COUNTY OF SHELBY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 25th day of March, 2005, Ricky Eugene Miller and Cynthia Ann Miller, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. as nominee for Acoustic Home Loans, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20050411000167320, said mortgage having subsequently been transferred and assigned to U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates Series 2005-10HE, ("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 U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE 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 19, 2008, March 26, 2008, and April 2, 2008; and


WHEREAS, on April 18, 2008, 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 U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE 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 Warner was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE; and

WHEREAS, U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE , was the highest bidder and best bidder in the amount of Three Hundred Eleven Thousand Four Hundred Ninety-Six And 47/100 Dollars (\$311,496.47) on the indebtedness secured by said mortgage, the said U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE, by and through Aaron Warner as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE , all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 2-A, according to the Re-Survey of Lots 2 and 4 of Quail Ridge  
Subdivision, as recorded in Map Book 24, Page 22, in the Probate Office  
of Shelby County, Alabama

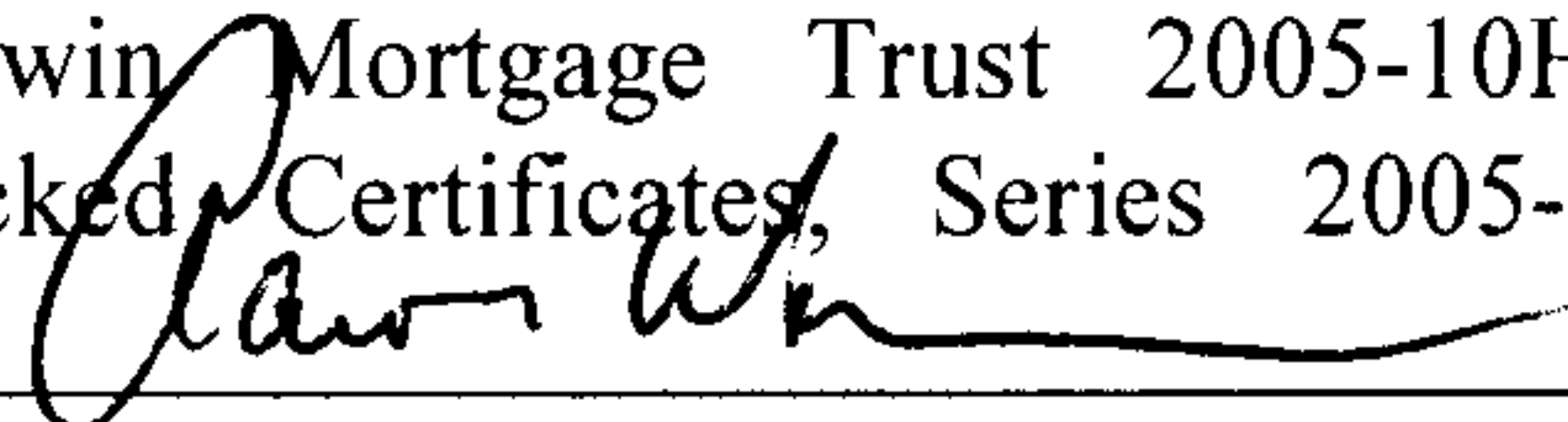
TO HAVE AND TO HOLD the above described property unto U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE its successors/heirs and assigns, forever; subject, however, to the statutory rights of redemption from said foreclosure sale on the part of those entitled to redeem as provided by the laws in the State of Alabama;

  
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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, U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE, has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this April 18, 2008.


U.S. Bank National Association, as Trustee for  
Terwin Mortgage Trust 2005-10HE, Asset-  
Backed Certificates, Series 2005-10HE By:  
  
Aaron Warner, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA       )  
COUNTY OF JEFFERSON    )

  
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I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Warner, whose name as auctioneer and attorney-in-fact for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-10HE, Asset-Backed Certificates, Series 2005-10HE, 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/she, as such auctioneer and attorney-in-fact 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 official seal on this April 18, 2008.



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