20080508000189520 1/3 \$18.00 Shelby Cnty Judge of Probate, AL 05/08/2008 12:41:57PM FILED/CERT

SEND TAX NOTICE TO: Select Portfolio Servicing, Inc. 3815 SW Temple Salt Lake City, UT 84115 (#0010489904)

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 13th day of October, 2006, Kaori Pham and Anlong Pham, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. as nominee for Homecomings Financial, LLC (F/K/A Homecomings Financial Network, Inc.), which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 20061024000524240, said mortgage having subsequently been transferred and assigned to U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1 ("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, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1 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 April 9, 2008, April 16, 2008, and April 23, 2008; and

WHEREAS, on April 29, 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, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1 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 U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1; and

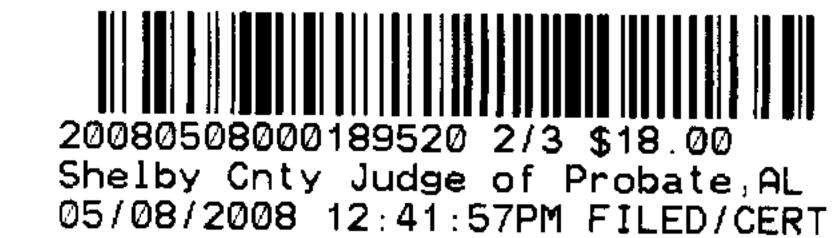
WHEREAS, U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1, was the highest bidder and best bidder in the amount of One Hundred Ninety-Two Thousand Two Hundred Twenty-Seven And 29/100 Dollars (\$192,227.29) on the indebtedness secured by said mortgage, the said U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1, 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 U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Situated in Chelsea, Shelby County, State of Alabama and being described as follows:

A parcel of land in Shelby County, Alabama, described as follows:

Commence at the Southeast corner of the Northeast 1/4 of the Southwest 1/4 of Section 12, Township 20 South, Range 2 West of the Huntsville Meridian; proceed westerly along the south line of said 1/4-1/4 section for a distance of 70.02 feet to the point of beginning; continue along said line for a distance of 71.92 feet to the centerline of Nichols Road; turn an angle to the right of 49 degrees 24 minutes 42 seconds and proceed along said centerline for a distance of 42.26 feet; turn an angle to the left of 9 degrees 54 minutes 30 seconds and proceed along said center line for a distance of 140.39 feet; turn an angle to the right of 81 degrees 36 minutes 16 seconds and proceed for a distance of 215.08 feet; turn an angle to the right of 57 degrees 15 minutes 18 seconds and proceed for a distance of 131.76 feet; turn an angle to the right of 98 degrees 02 minutes 57 seconds and proceed for a distance of 315.05 feet to the point of beginning.

TO HAVE AND TO HOLD the above described property unto U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1 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, U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1, 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 April 29, 2008.

> U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1

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

STATE OF ALABAMA

COUNTY OF JEFFERSON

20080508000189520 3/3 \$18.00 Shelby Cnty Judge of Probate, AL 05/08/2008 12:41:57PM FILED/CERT

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 U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series RFC 2007-HE1, 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 April 29, 2008.

MY COMMISSION EXPIRES FEBRUARY 26, 2012 My Commission Expires:

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