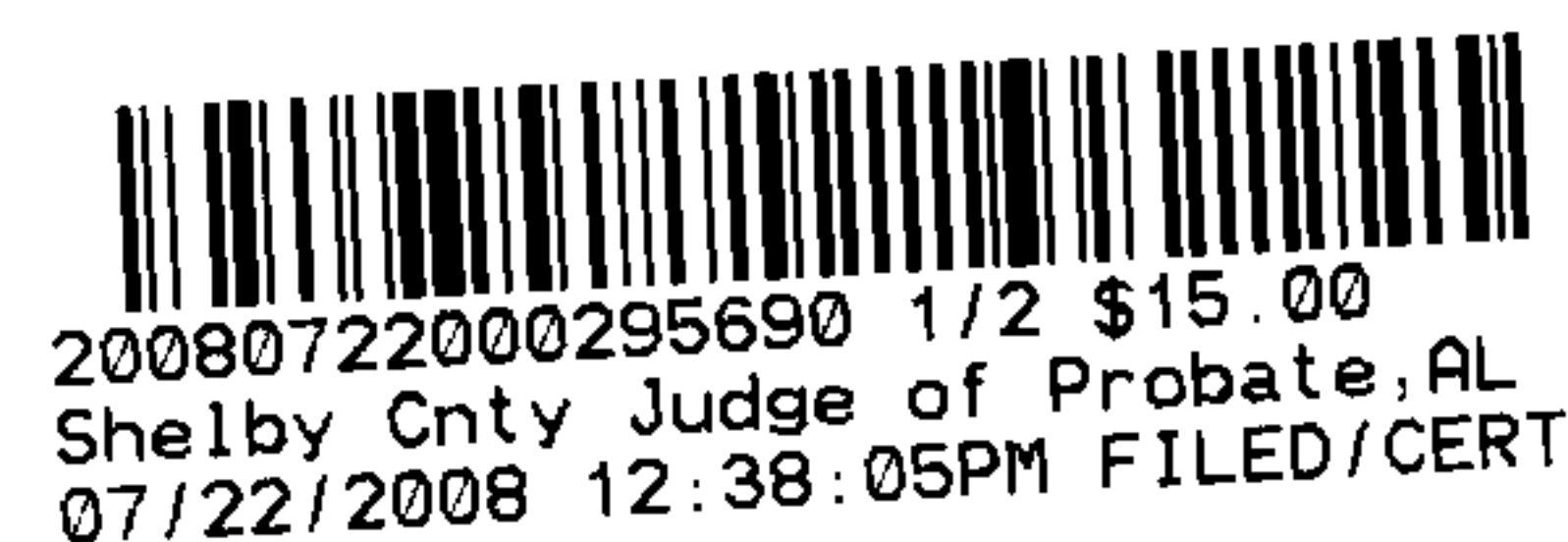


STATE OF ALABAMA

COUNTY OF SHELBY

MORTGAGE FORECLOSURE DEED



KNOW ALL MEN BY THESE PRESENTS, That:

WHEREAS, heretofore on December 2, 2004, **Sean M. Swafford and Eva M. Swafford, husband and wife, Party of the First Part**, executed a certain mortgage to **New Century Mortgage Corporation**, which said mortgage is recorded in Instrument No. 20041210000676610, in the Office of the Judge of Probate of Shelby County, Alabama Which said Mortgage was last sold, assigned and transferred to U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact recorded in Instrument No. 2006103100535320; and

WHEREAS, default in the payment of the indebtedness secured by said mortgage, and U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact. did declare all of the indebtedness secured by the said mortgage due and payable and said mortgage subject to foreclosure as therein provided and did give due and proper notice of the foreclosure of said mortgage, in accordance with the terms thereof, by publication in the Shelby County Reporter, a newspaper of general circulation in Shelby County, Alabama, in its issues of 05/21, 05/28, 06/04/08; and

WHEREAS, on June 19, 2008, the day on which the foreclosure sale was due to be held under the terms of said notice, during the legal hours of sale, said foreclosure was duly and properly conducted and the person conducting the sale on behalf of the mortgagee did offer for sale and sell a public outcry, in front of the main entrance of the Courthouse, Shelby County, Alabama, the property hereinafter described; and

WHEREAS, the highest and best bid obtained for the property described in the aforementioned mortgage was the bid of U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact. in the amount of **TWO HUNDRED THIRTY THOUSAND TWO HUNDRED TWENTY-FIVE AND 10/100 DOLLARS (\$ 230,225.10)**; which the person conducting the sale on behalf of the mortgagee offered to credit on the indebtedness secured by said mortgage, and said property was thereupon sold to U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact.; and

WHEREAS, Mink Prince, conducted said sale and acted as auctioneer thereat, under and pursuant to an appointment as such by the Party of the Second Part; and

WHEREAS, said mortgage expressly authorized the mortgagee or auctioneer or any person conducting said sale to execute to the purchaser at said sale a deed to the property so purchased.

NOW, THEREFORE, in consideration of the premises and the credit of TWO HUNDRED THIRTY THOUSAND TWO HUNDRED TWENTY-FIVE AND 10/100 DOLLARS (\$ 230,225.10), on the indebtedness secured by said mortgage, the parties of the First Part and the Party of the Second Part, both acting by and through the undersigned as their duly constituted and appointed attorney-in-fact and auctioneer at said sale, do hereby grant, bargain, sell and convey unto

U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact., and its successors and assigns, the following described real property, situated in Shelby County, Alabama, to-wit:

Lot 1, according to the survey of Olde Towne Forest, as recorded in Map Book 9, Page 133, in the Office of the Judge of Probate Shelby County, Alabama.

SOURCE OF TITLE: Instrument No. 20041210000676600

TO HAVE AND TO HOLD the above described property unto U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact., its successors and assigns forever; 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; also subject to ad valorem taxes, easements and/or restrictions of record, prior liens and/or assessments of record.

IN WITNESS WHEREOF, Sean M. Swafford and Eva M. Swafford, husband and wife and U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact. have set their hands and seals by their said attorney-in-fact and auctioneer at said sale on the 19th day of June, 2008.

BY:

AS: Auctioneer and Attorney-in-fact

STATE OF ALABAMA
COUNTY OF SHELBY

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

Mikki Prince, whose name as attorney-in-fact and auctioneer for Sean M. Swafford and Eva M. Swafford, husband and wife and U. S. Bank National Association, as Trustee for Home Equity Loan Trust 2005-HE1, by Saxon Mortgage Services Inc. as its attorney-in-fact., 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/she, in his/her capacity as such attorney-in-fact, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 19th day of June, 2008.


Eva Dean Paper
NOTARY PUBLIC

My Commission Expires: 12/21/09

Grantee Name / Send tax notice to:

ATTN:

Saxon Mortgage Services, Inc
1270 Northland Drive, Suite 200
Mendota Height, MN 55120


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Shelby Cnty Judge of Probate, AL
07/22/2008 12:38:05PM FILED/CERT