

This instrument prepared by:  
Jeff G. Underwood, Attorney  
Sirote & Permutt P.C.  
2311 Highland Avenue South  
Birmingham, Alabama 35205

Send Tax Notice to:

Keith Walters

Eileen Walters

*310 Chateau Way  
Birmingham AL 35242*

**SPECIAL WARRANTY DEED**

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of Two hundred fifteen thousand and 00/100 Dollars (\$215,000.00) to the undersigned, The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series #2005-RZ4, Pool #40204, a corporation, by Residential Funding Corporation, as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantees herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Keith Walters, and Eileen Walters, (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 107, according to the Survey of Villas Beveldere, as recorded in Map Book 29, Page 27 A&B, in the Probate Office of Shelby County, Alabama

Subject to:

1. Any item disclosed on that certain policy of title insurance obtained in connection with this transaction.
2. Ad valorem Taxes for the current tax year, which Grantees herein assume and agree to pay.
3. Easement/right-of-way to Alabama Power Company as recorded in Instrument No.2002-18725.
4. Easements, building lines and restrictions as shown on recorded map
5. All outstanding rights of redemption in favor of all persons entitled to redeem the property from that certain mortgage foreclosure sale evidenced by mortgage foreclosure deed recorded in Instrument No. 20080603000225700, in the Probate Office of Shelby County, Alabama.

\$ 208,550.00 of the above consideration was paid from the proceeds of a mortgage loan closed simultaneously herewith.

This property is sold as is and grantor only warrants title from the time grantor obtained title until the date grantor conveys its interest in the aforesaid property to the grantee.

TO HAVE AND TO HOLD Unto the said Grantees, their heirs and assigns, forever.

IN WITNESS WHEREOF, the said Grantor, has hereto set its signature and seal, this the  
24 day of July, 2008.

The Bank of New York Trust Company, N.A., as successor  
to JP Morgan Chase Bank, N.A., as trustee for that certain  
pooling and servicing agreement, Series #2005-RZ4, Pool  
#40204

By Residential Funding Corporation

By: [Signature]

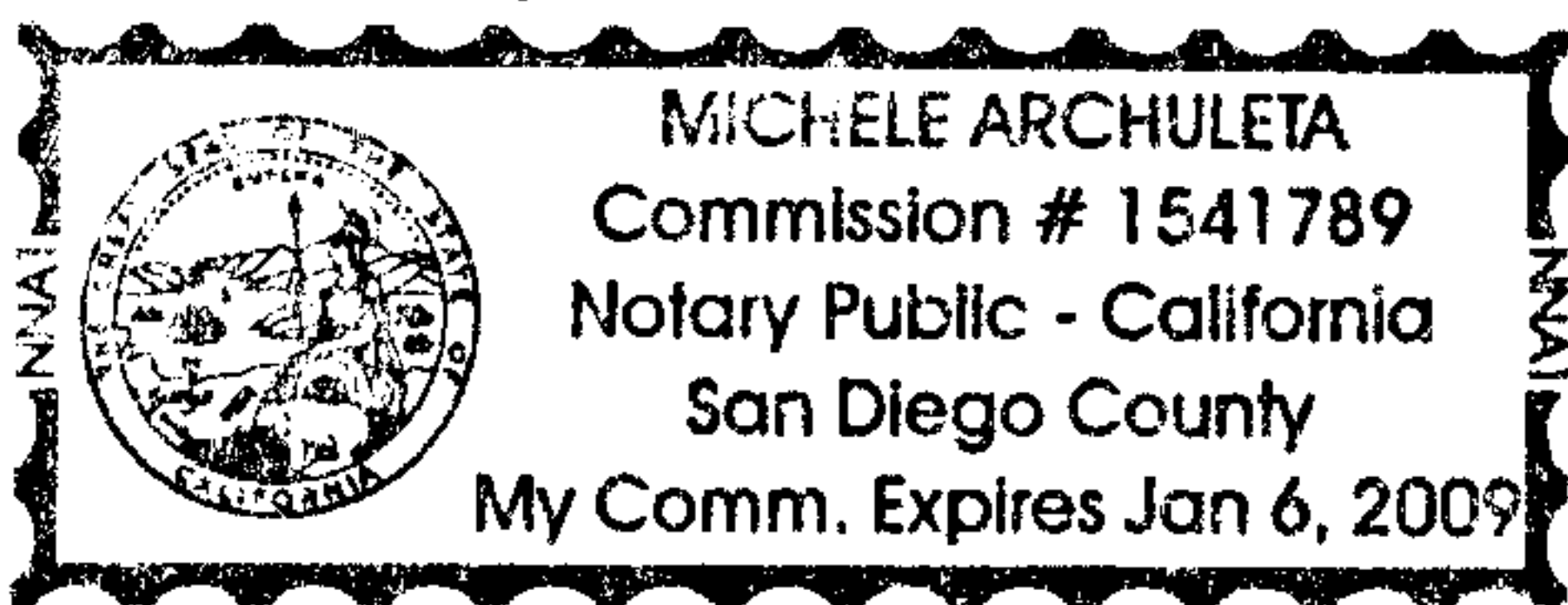
Its Bill Mueller, VP

STATE OF CA

COUNTY OF San Diego

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that  
Bill Mueller, whose name as VP of  
Residential Funding Corporation, as Attorney in Fact for The Bank of New York Trust  
Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling  
and servicing agreement, Series #2005-RZ4, Pool #40204, a corporation, 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 the conveyance, he/she, as such officer and with full authority,  
executed the same voluntarily for and as the act of said Corporation, acting in its capacity as  
Attorney in Fact as aforesaid.

Given under my hand and official seal, this the 24 day of July, 2008.



[Signature]  
NOTARY PUBLIC  
My Commission expires:  
AFFIX SEAL

2008-002179