

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

Send Tax Notice to:  
Pamela Raines  
Greg Brand, John Tilton  
212 East Street St.  
Columbian, AL 35051

**SPECIAL WARRANTY DEED**

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred twenty-three thousand and 00/100 Dollars (\$123,000.00) to the undersigned, U.S. Bank, N.A., as Trustee for that certain pooling and servicing agreement, Series #2005-EFC1, Pool #40061, 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 Pamela Raines, Greg Brand, and John Tilton, (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

That part of the Southwest 1/4 of the Southwest 1/4 of Section 24, Township 21 South, Range 1 West, Shelby County, Alabama, described as follows: Commence at the Southwest corner of said Section 24, and run North 2 degrees 19 minutes West (magnetic bearing) along said Section line for a distance of 1311.26 feet to a point (being the Northwest corner of said 1/4-1/4 section); thence North 85 degrees, 28 minutes East (MB) along said 1/4-1/4 section line for a distance of 1337.0 feet to a point (being Northeast corner of said 1/4-1/4 section); thence South 2 degrees 06 minutes 30 seconds East along said 1/4-1/4 section line for a distance of 639.0 feet to the point of beginning, which said point is on the North margin of the J.D. and Polly C. Rowland lot; thence South 87 degrees 53 minutes 30 seconds West (MN) for a distance of 9.0 feet to a point; thence South 2 degrees 06 minutes 30 seconds East (MB) for a distance of 147 feet, more or less, to the North boundary of East Sterrett Street, as described in that certain right of way deed recorded in Deed Book 228, at Page 356, in the Office of the Judge of Probate of Shelby County, Alabama; thence South 87 degrees, 17 minutes 30 seconds West along the North boundary of said East Sterrett Street for a distance of 200 feet to the Southwest corner of what was formerly known as the Williams lot; thence North and parallel with the East boundary of said 1/4-1/4 section for a distance of 209 feet; thence Easterly, parallel with North boundary of said 1/4-1/4 section, for a distance of 209 feet to the East boundary of said 1/4-1/4 section; thence South along the East boundary of said 1/4-1/4 section for a distance of 59 feet, more or less to the point of beginning

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 City of Columbiana as recorded in Book 228 Page 356.
4. Easement/right-of-way to Alabama Power Company as recorded in Book 214 Page 318.
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. 20080617000246580, in the Probate Office of Shelby County, Alabama.

\$ -0- 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 30 day of July, 2008.

U.S. Bank, N.A., as Trustee for that certain pooling and servicing agreement, Series #2005-EFC1, Pool #40061  
By Residential Funding Corporation

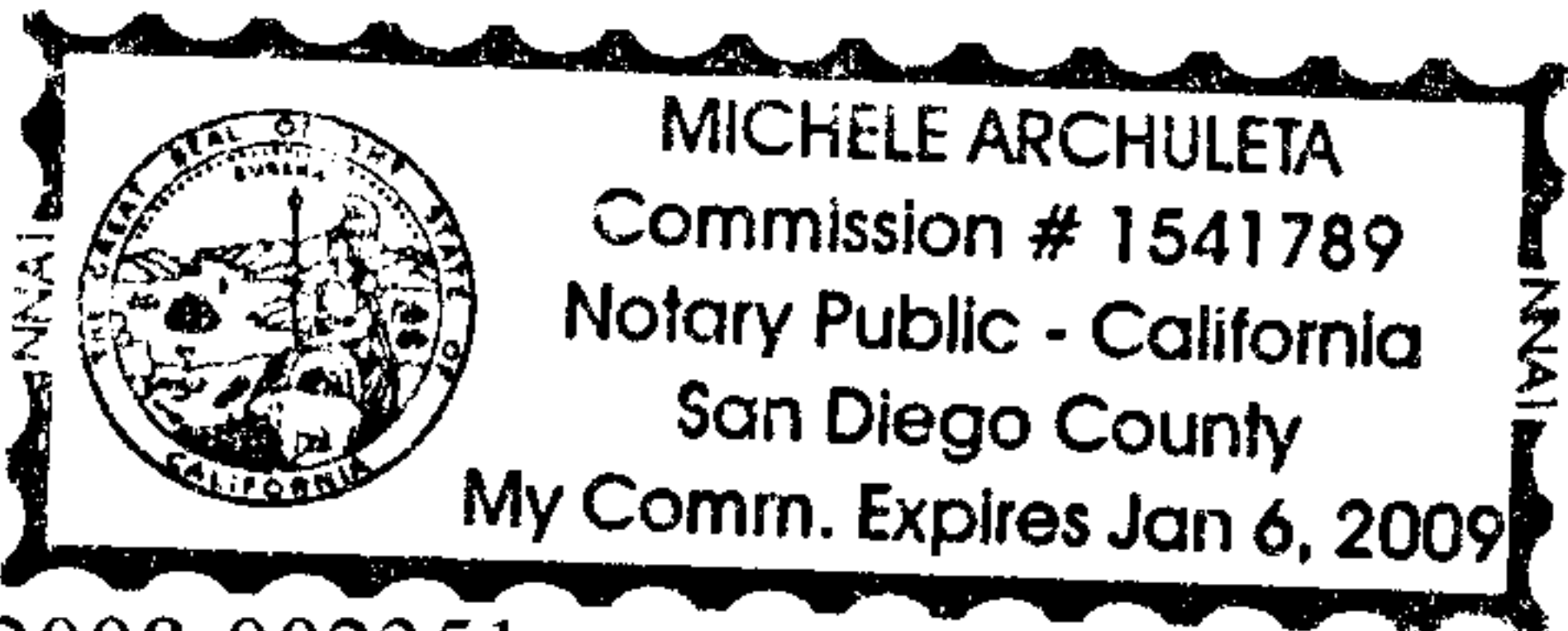
By: [Signature]  
Its Bill Mueller, VP

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 U.S. Bank, N.A., as Trustee for that certain pooling and servicing agreement, Series #2005-EFC1, Pool #40061, 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 30 day of July, 2008.



2008-002351

[Signature]  
NOTARY PUBLIC  
My Commission expires:  
AFFIX SEAL