

SEND TAX NOTICE TO:  
Homecomings Financial, LLC  
1100 Virginia Drive  
Fort Washington, PA 19034  
(#7439742032)

STATE OF ALABAMA     )

COUNTY OF SHELBY     )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 14th day of July, 2005, Bobby Bayles, a single man, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Equifirst Corporation, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instr. No. 20050721000365230, said mortgage having subsequently been transferred and assigned to U.S. Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool # 40166, ("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, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166 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 July 16, 2008, July 23, 2008, and July 30, 2008; and

WHEREAS, on August 12, 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, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166 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, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166; and

WHEREAS, U.S. Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166, was the highest bidder and best bidder in the amount of Two Hundred Eighty-Eight Thousand And 00/100 Dollars (\$288,000.00) on the indebtedness secured by said mortgage, the said U.S. Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166, 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, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:


Commence at the SW Corner of Section 29, Township 19 South, Range 2 East, Shelby County, Alabama, and run thence Northerly along the West line of said Section 29 a distance of 175.61 feet to a point; Thence turn 75 degrees, 25 minutes, 57 seconds right and run East Northeasterly 312.94 feet to the point of beginning of the property being described; Thence turn 90 degrees, 00 minutes, 00 seconds right and run Southerly 210.00 feet to a point; Thence turn 90 degrees 00 minutes 00 seconds left and run easterly 210.00 feet to point; thence turn 90 degrees, 00 minutes, 00 seconds left and run Northerly 210.00 feet to a point;

Thence turn 21 degrees, 33 minutes, 40 seconds, left and run Northwesterly 368.23 feet to a point; Thence turn 89 degrees 48 minutes 65 seconds left and run Westerly 20.24 feet to a point; Thence turn 89 degrees 38 minutes 00 seconds left and run Southerly 349.83 feet to the Point of Beginning.

Also an easement for ingress and egress to the property the centerline of which is described as follows: Commence at the Southwest Corner of Section 29, Township 19 South, Range 2 East, Shelby County, Alabama, and run thence easterly along the South line of said Section 29, a distance of 18.12 feet to a point; Thence turn 89 degrees 33 minutes 46 seconds, left and run Northerly 12.11 feet to the Point of Beginning in the Centerline of a Public Road; Thence turn 89 degrees 42 minutes 34 seconds right and run easterly along the centerline of a Chert Driveway 240.0 feet to a point; Thence turn 19 degrees 10 minutes 40 seconds left and run along centerline of said driveway 97.0 feet to the point; Thence turn 11 degrees 19 minutes 10 seconds left and run along said centerline 17.38 feet to the intersection of said centerline of driveway with the South line of Property and the End of Easement.

TO HAVE AND TO HOLD the above described property unto U.S. Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166 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, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166, 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

  
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Shelby Cnty Judge of Probate, AL  
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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 August 12, 2008.

U.S. Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166

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

By:   
Michael Corvin, Member

STATE OF ALABAMA )

COUNTY OF JEFFERSON )

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, N.A., as trustee for that certain pooling and servicing agreement, Series # 2005-EFC4, Pool #40166, 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 August 12, 2008.



Notary Public

My Commission Expires: \_\_\_\_\_

**MY COMMISSION EXPIRES OCTOBER 26, 2011**

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



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