

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

STATE OF ALABAMA)

COUNTY OF SHELBY)

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 9th day of November, 2005, David L. Overton, a single man, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc., solely as nominee for Decision One Mortgage Company, LLC, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Inst. # 20051115000596000, said mortgage having subsequently been transferred and assigned to The Bank of New York Mellon Trust Company, N.A. f/k/a The Bank of New York Trust Company N.A., as successor to JPMorgan Chase Bank N.A. as trustee for that certain pooling and servicing agreement, Series 2006-RZ1, Pool # 40303, fice ("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 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 # 2006-RZ1, Pool #40303 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 30, 2008, August 6, 2008, and August 13, 2008; and

WHEREAS, on August 26, 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 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 # 2006-RZ1, Pool #40303 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 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 # 2006-RZ1, Pool #40303; and

WHEREAS, 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 # 2006-RZ1, Pool #40303, was the highest bidder and best bidder in the amount of Fifty-One Thousand Two Hundred And 00/100 Dollars (\$51,200.00) on the indebtedness secured by said mortgage, the said 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 # 2006-RZ1, Pool #40303, 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 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 # 2006-RZ1, Pool #40303, 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 the E-1/2 of the SE ¼ of NE ¼ of Section 11, Township 19 South, Range 1 West; thence North 0 Degrees 03 Minutes 20 Seconds East along the West line of said East ½ 402.58 feet to the point of beginning; thence continue along the last named course 610.77 feet to the Southerly right of way line of Bear Creek Road; thence North 56 Degrees 27 Minutes East along said right of way 120.13 feet; thence South 0 Degrees 03 Minutes 20 Seconds West 302.30 feet; thence North 69 Degrees 25 Minutes 20 Seconds East 49.18 feet; thence South 0 Degrees 03 Minutes 20 Seconds West 183.95 feet; thence South 89 Degrees 56 Minutes 40 Seconds East 62.60 feet; thence South 0 Degrees 03 Minutes 20 Seconds West 193.71 feet; thence South 89 Degrees 56 Minutes 40 Seconds East 122.28 feet to the West line of a 25.0 feet easement; thence South 4 Degrees 01 Minutes East along said easement line 15.04 feet; thence North 89 Degrees 56 Minutes 40 Seconds West 330.63 feet to the point of beginning.


Being part of the E-1/2 of the SE-1/4 of the NE-1/4 of Section 11, Township 19 South, Range 1 West, and being Parcel No. 1, according to Survey of F.W. Meade, Registered Land Surveyor, dated February 10, 1987.

Also, a non-exclusive easement for ingress and egress to and from the above described parcel and to and from other parcels now or formerly owned by the Grantor, Earl Brasher and to and from Shelby County Highway No. 43, which is also known as Bear Creek Road, said easement being more particularly designated and described as being of a uniform width of 25.00 feet, the center line thereof being described as follows:

Commence at the SE corner of the NE-1/4 of the SE-1/4 of Section 11, Township 19 South, Range 1 West; thence North 89 Degrees, 04 Minutes West along the South line of same 293.15 feet to the point of beginning of the center line of 25.00 feet easement; thence North 0 Degrees 29 Minutes East 1333.87 feet to the South line of the SE-1/4 of NE-1/4 of said Section 11; thence North 6 Degrees 48 Minutes East 201.97 feet; thence North 36 Degrees 47 Minutes West 106.56 feet; thence North 4 Degrees 01 Minutes West 382.46 feet; thence North 22 Degrees 13 Minutes West 293.34 feet; thence North 30 Degrees 27 Minutes West 183.95 feet to the Southerly right of way line of Bear Creek Road, and the end of the easement in Shelby County, Alabama.

TO HAVE AND TO HOLD the above described property unto 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 # 2006-RZ1, Pool #40303 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, 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 # 2006-RZ1, Pool #40303, 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 August 26, 2008.


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Shelby Cnty Judge of Probate, AL
09/03/2008 02:38:52PM FILED/CERT

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 # 2006-RZ1, Pool #40303
By: Corvin Auctioneering, LLC
Its: Auctioneer and Attorney-in-Fact

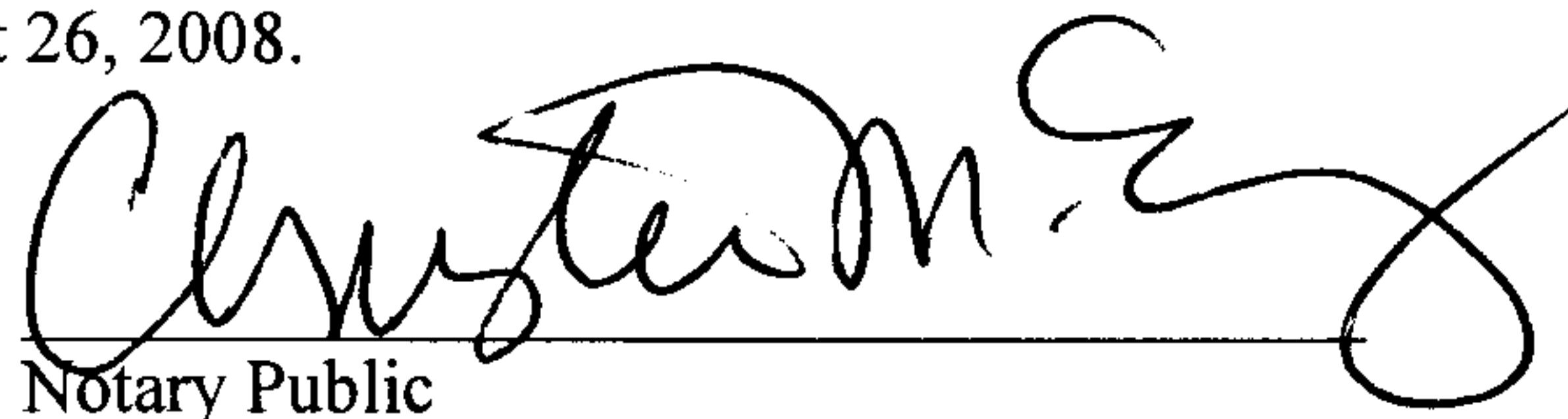
By: 
Michael Corvin, Member

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 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 # 2006-RZ1, Pool #40303, 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 26, 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


20080903000351890 4/4 \$24.00
Shelby Cnty Judge of Probate, AL
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