

08289

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

Send Tax Notice to:

Bill F. Foote

Terry G. Foote

234 Nichols Road
Chelsea, AL 35043

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

That in consideration of One hundred fifty thousand and 00/100 Dollars (\$150,000.00) to the undersigned, U.S. Bank National Association, as Trustee, on behalf of the holders of the Asset Backed Pass- Through Certificates, Series RFC 2007-HE1 , a corporation, by Select Portfolio Servicing, Inc., f/k/a Fairbanks Capital Corp., 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 Bill F. Foote, and Terry G. Foote, (herein referred to as Grantees), the following described real estate situated in Shelby County, Alabama, to-wit:

See Exhibit "A" Legal Description

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 Book 247 Page 413.
4. Easement/right-of-way to Shelby County as recorded in Book 329 Page 369.
5. Right of Way as recorded in Instrument No. 2001-31085.
6. 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. 20080508000189520, in the Probate Office of Shelby County, Alabama.

\$ 95,000.00 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 15 day of September, 2008.

U.S. Bank National Association, as Trustee, on behalf of
the holders of the Asset Backed Pass- Through Certificates,
Series RFC 2007-HE1

By Select Portfolio Servicing, Inc., f/k/a Fairbanks Capital
Corp., as Attorney in Fact

By: [Signature]

Its DEBRA REILLY, DOC. CONTROL OFFICER

STATE OF Ut

COUNTY OF SL

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that
DEBRA REILLY, DOC. CONTROL OFFICER whose name as DEBRA REILLY, DOC. CONTROL OFFICER of Select
Portfolio Servicing, Inc., f/k/a Fairbanks Capital Corp., as Attorney in Fact for U.S. Bank
National Association, as Trustee, on behalf of the holders of the Asset Backed Pass- Through
Certificates, Series RFC 2007-HE1, 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 15 day of September, 2008.

[Signature]
NOTARY PUBLIC
My Commission expires:
AFFIX SEAL

2008-001903

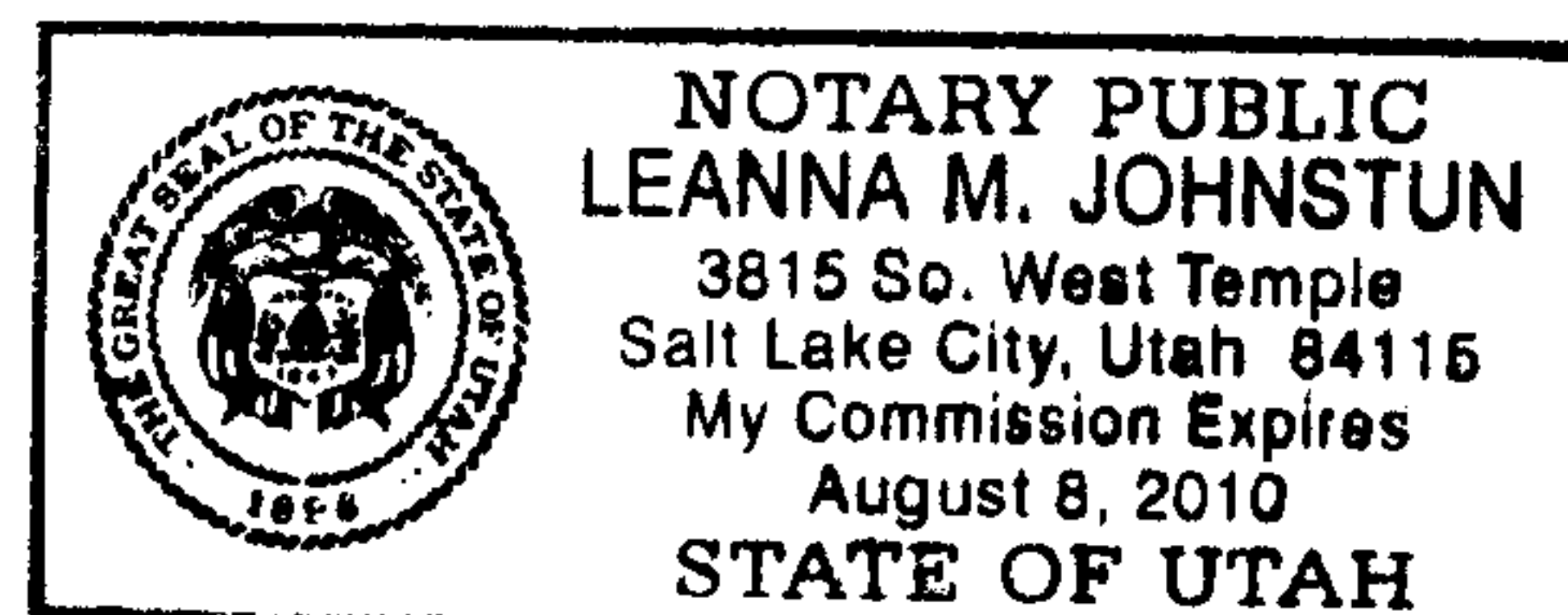


Exhibit "A" Legal Description

Situated in Chelsea, Shelby County, State of Alabama and being described as follows:

A parcel of land in Shelby County, Alabama, described as follows:

Commence at the Southeast corner of the Northeast 1/4 of the Southwest 1/4 of Section 12, Township 20 South, Range 2 West of the Huntsville Meridian; proceed westerly along the south line of said 1/4-1/4 section for a distance of 70.02 feet to the point of beginning; continue along said line for a distance of 71.92 feet to the centerline of Nichols Road; turn an angle to the right of 49 degrees 24 minutes 42 seconds and proceed along said centerline for a distance of 42.26 feet; turn an angle to the left of 9 degrees 54 minutes 30 seconds and proceed along said center line for a distance of 140.39 feet; turn an angle to the right of 81 degrees 36 minutes 16 seconds and proceed for a distance of 215.08 feet; turn an angle to the right of 57 degrees 15 minutes 18 seconds and proceed for a distance of 131.76 feet; turn an angle to the right of 98 degrees 02 minutes 57 seconds and proceed for a distance of 315.05 feet to the point of beginning.