

## **AUCTIONEER'S DEED**

## STATE OF ALABAMA COUNTY OF SHELBY

WHEREAS, ARTEMIO GALLEGOS, a single man executed a mortgage to Mortgage Electronic Registration Systems, Inc. (MERS) acting solely as nominee for Michigan Fidelity Acceptance Corp. d/b/a Franklin Mortgage Funding on the 9th day of June, 2005 on that certain real property hereinafter described, which mortgage is recorded in Instrument No. 20050613000288080, of the records in the Office of the Judge of Probate, Shelby County, Alabama; which said mortgage was subsequently assigned to The Bank of New York as Trustee for Equity One, Inc. Mortgage/Pass through Certificates, Series #2005-4 instrument recorded in Instrument No. 20080813000326090 of said Probate Court records; and

WHEREAS, in said mortgage the mortgagee was vested with full power and authority, upon the happening of a default in the payment of the principal note described in and secured by said mortgage or any installment of interest thereon, to sell said property hereinafter described at public outcry before the Courthouse door in the City of Columbiana, County of Shelby, Alabama, for cash to the highest bidder, after giving notice of the time, place and terms of sale by an advertisement published once a week for three successive weeks in a newspaper published in the City of Columbiana, Alabama; and

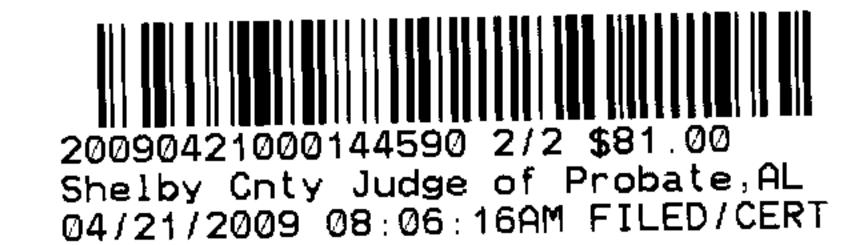
WHEREAS, default was made in the payment of said indebtedness described in and secured by said mortgage; and

WHEREAS, notice of the time, place and purposes of said sale, as required by said mortgage has been given in The Shelby County Reporter, a newspaper published in the City of Columbiana, Alabama, by an advertisement published in the issues of said newspaper on February 11th, February 18th and February 25th, 2009; fixing the time of the sale of said property to be during the legal hours of sale on the 12th day of March, 2009, and the place of same at the front door of the Courthouse of Shelby County, in the City of Columbiana, Alabama, and the terms of the sale to be cash; and

WHEREAS, a sale has been made of the said real property hereinafter described during the legal hours of sale on the 12th day of March, 2009, at the front door of the Courthouse of Shelby County, Alabama, in strict conformity with the powers of sale contained in the said mortgage, at which sale THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHODLERS OF POPULAR ABS, INC. MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-4 was the highest and best bidder and did become the purchaser of the real property hereinafter described for the sum of \$62,930.00 cash in hand paid by said purchaser to Michael T. Atchison, as auctioneer who conducted the sale on behalf of the owner of said mortgage; the said The Bank of New York as Trustee for Equity One, In. Mortgage/Pass Through Certificate Series #2005-4, by and through Michael T. Atchison as such auctioneer, and as its attorney-in-fact, and Artemio Gallegos by Michael T. Atchison, as their attorney-in-fact, under and by virtue of the authority contained in said mortgage, do hereby GRANT, BARGAIN, SELL AND CONVEY unto THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHODLERS OF POPULAR ABS, INC. MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-4, its successors and assigns, the following described real property situated in the County of Shelby, State of Alabama, to-wit:

LOT 16, BLOCK 3, ACCORDING TO THE SURVEY OF MEADOWGREEN SUBDIVISION, AS RECORDED IN MAP BOOK 6, PAGE 59 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments, easements and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND



TO HOLD the same unto the said THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHODLERS OF POPULAR ABS, INC. MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2005-4, the purchaser at said sale, its successors and assigns, forever; subject, however, to the statutory right of redemption on the part of those entitled to redeem as provided by the laws of the State of Alabama.

**IN WITNESS WHEREOF**, the said Artemio Gallegos, and The Bank of New York as Trustee for Equity One, In. Mortgage/Pass Through Certificate Series #2005-4, have hereunto set their hands and seals by their said attorney-in-fact and auctioneer at said sale on this the 12th day of March, 2009.

BY: //w/

Michael T. Atchison

As Attorney-in-Fact and Auctioneer

Shelby County, AL 04/21/2009 State of Alabama

STATE OF ALABAMA
COUNTY OF SHELBY

Deed Tax: \$63.00

I, the undersigned Notary Public in and for said State and County, hereby certify that Michael T. Atchison, whose name as attorney-in-fact and auctioneer for Artemio Gallegos, and The Bank of New York as Trustee for Equity One, In. Mortgage/Pass Through Certificate Series #2005-4 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 said conveyance, he, as such attorney-in-fact and auctioneer, executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this the 12th day of March, 2009.

NOTARY PUBLIC

My Commission Expires: 3-19-2012

Grantee's address:

4828 Loop Central Drive Houston, Texas 77081-2226

This instrument prepared by:

Beth McFadden Rouse McFADDEN, LYON & ROUSE, L.L.C. 718 Downtowner Boulevard Mobile, Alabama 36609 (251) 342-9172