

This instrument prepared by: Jeff G. Underwood, Attorney Sirote & Permutt P.C. 2311 Highland Avenue South Birmingham, Alabama 35205 Send Tax Notice to: Nancy Crumpler

1300 Highland Lakes Ivai Birmingham, 12 35242

SPECIAL WARRANTY DEED

STATE OF ALABAMA

KNOW ALL MEN BY THESE PRESENTS,

SHELBY COUNTY

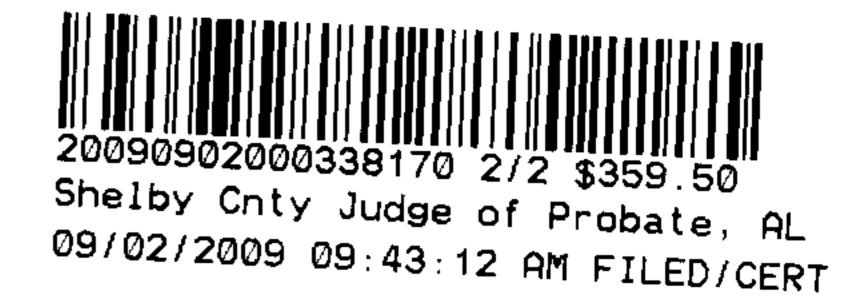
That in consideration of Three hundred forty-five thousand five hundred and 00/100 Dollars (\$345,500.00) to the undersigned, U.S. Bank, N.A., as trustee for the certain pooling and servicing agreement, Series 2005-EFC1, Pool #40065, a corporation, by Residential Funding Company, LLC f/k/a Residential Funding Corporation, as Attorney in Fact, (herein referred to as Grantor) in hand paid by the Grantee herein, the receipt whereof is acknowledged, the said Grantor does by these presents, grant, bargain, sell and convey unto Nancy Crumpler, (herein referred to as Grantee), the following described real estate situated in Shelby County, Alabama, to-wit:

Lot 253, according to the survey of Highland Lakes, 2nd sector, as recorded in Map Book 20, Page 150, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common areas all as more particularly described in the declaration of easements and master protective covenants for Highland Lakes, a residential subdivision, recorded as Instrument #1994-07111 in the Probate Office of Shelby County, Alabama, and the declaration of covenants, conditions and restrictions for Highland Lakes, a residential subdivision, 2nd sector, recorded Instrument #1996-10928 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as the "declaration").

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 Grantee herein assume and agree to pay.
- 3. Easements, building lines and restrictions as shown on recorded map
- 4. Restrictions and covenants appearing of record in Shelby Inst. No. 1996-10928; Shelby Inst. No. 1997-19422; Shelby Inst. No. 1997-10827; Shelby Inst. No. 1997-13102; and Shelby Inst. No. 1996-13757
- 5. Agreement granted to Shelby County Cable as recorded in Shelby Inst. No. 1997-33476
- 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., in the Probate Office of Shelby County, Alabama.



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 Grantee, his/her heirs and assigns, forever.

U.S. Bank, N.A., as trustee for the certain pooling and servicing agreement, Series 2005-EFC1, Pool #40065 By Residential Funding Company, LLC f/k/a Residential Funding Corporation, as Attorney in Fact Mark Via STATE OF / 4 X45 COUNTY OF Da/as I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Mark Via, whose name as of Residential Funding Company, LLC f/k/a Residential Funding Corporation, as Attorney in Fact for U.S. Bank, N.A., as trustee for the certain pooling and servicing agreement, Series 2005-EFC1, Pool #40065, 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 / X day of August, 2009.

NOTARY PUBLIC

My Commission expires:

AFFIX SEAL

2009-001596

