

SEND TAX NOTICE TO:  
Bank of America  
7105 Corporate Drive, Mail Stop PTX-C-35  
Plano, TX 75024

CM #: 42912

STATE OF ALABAMA )

COUNTY OF SHELBY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 29th day of April, 2005, Michael T. Murphree and Sara J. Murphree, husband and wife, executed that certain mortgage on real property hereinafter described to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Michigan Fidelity Acceptance Corp. d/b/a Franklin Mortgage Funding, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20050509000220190, said mortgage having subsequently been transferred and assigned to Bank of New York Mellon f/k/a The Bank of New York as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4, by instrument recorded in Instrument Number 20090813000311080, in the aforesaid Probate Office ("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 Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4 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 August 19, 2009, August 26, 2009, and September 2, 2009; and

WHEREAS, on October 16, 2009, 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 Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4 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, Aaron Warner was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4; and

WHEREAS, The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4, was the highest bidder and best bidder in the amount of One Hundred Thirteen Thousand Eight Hundred Eleven And 18/100 Dollars (\$113,811.18) on the indebtedness secured by said mortgage, the said The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4, by and through Aaron Warner 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 Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4, all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

Lot 11, according to the Survey of Braelinn Village, Phase I, as recorded in Map Book 11, Page 100, in the Probate Office of Shelby County, Alabama.





20091026000401740 3/3 \$24.00  
Shelby Cnty Judge of Probate, AL  
10/26/2009 02:48:42 PM FILED/CERT

TO HAVE AND TO HOLD the above described property unto The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4 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 Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4, has caused this instrument to be executed by and through Aaron Warner, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Aaron Warner, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this October 16, 2009.

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4

By: 

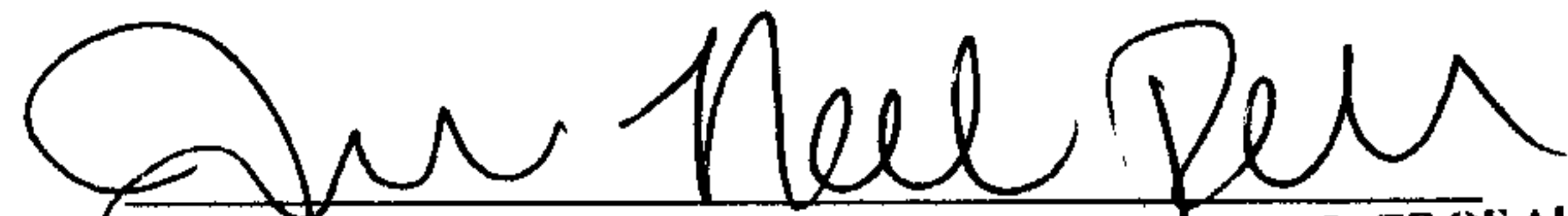
Aaron Warner, Auctioneer and Attorney-in-Fact

STATE OF ALABAMA )

COUNTY OF JEFFERSON )

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Aaron Warner, acting in his/her capacity as auctioneer and attorney-in-fact for The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the benefit of the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-BC4, 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/she, as such auctioneer and attorney-in-fact and with full authority, executed the same voluntarily on the day the same bears date for and as the act of said Transferee acting in his/her capacity as auctioneer and Attorney-in-fact for said Transferee.

Given under my hand and official seal on this October 16, 2009.



Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE  
MY COMMISSION EXPIRES: Apr 5, 2011  
BONDED THRU NOTARY PUBLIC UNDERWRITERS

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