



20091113000424710 1/3 \$21.00  
Shelby Cnty Judge of Probate, AL  
11/13/2009 02:09:26 PM FILED/CERT

SEND TAX NOTICE TO:  
Home Loan Services, Inc.  
150 Allegheny Center  
Pittsburg, PA 15212

CM #: 134324

STATE OF ALABAMA )

COUNTY OF SHELBY )

FORECLOSURE DEED

KNOW ALL MEN BY THESE PRESENTS, that

WHEREAS, heretofore, on, to-wit: the 9th day of September, 2005, Julia G. Valles, a single person, executed that certain mortgage on real property hereinafter described to First Franklin, a Division of National City Bank of IN, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument Number: 20050926000500180, corrected in Instrument No. 20060119000031220, said mortgage having subsequently been transferred and assigned to Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, ("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 Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 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 September 30, 2009, October 7, 2009, and October 14, 2009; and



WHEREAS, on October 27, 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 Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 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 Nelson was the auctioneer who conducted said foreclosure sale and was the person conducting the sale for the said Citibank , N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12; and

WHEREAS, Citibank , N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 , was the highest bidder and best bidder in the amount of One Hundred Twenty-Two Thousand Five Hundred And 00/100 Dollars (\$122,500.00) on the indebtedness secured by said mortgage, the said Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, by and through Aaron Nelson as auctioneer conducting said sale and as attorney-in-fact for said Transferee, does hereby grant, bargain, sell and convey unto Citibank , N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 , all of its right, title, and interest in and to the following described property situated in Shelby County, Alabama, to-wit:

A part of the Northwest 1/4 of the Southwest 1/4 of Section 27, Township 20 South, Range 3 West, Shelby County, Alabama, described as follows:

Commence at the Northeast Corner of said 1/4-1/4 Section; thence run West along the North 1/4-1/4 line 493.00 feet; thence turn Left 72 degrees 39 minutes 56 seconds and run Southwest 390.34 feet to the Point of Beginning; thence continue last course a distance of 181.47 feet; thence turn Right 99 degrees 18 minutes 00 seconds and run Northwest a distance of 343.23 feet; thence turn right 80 degrees 42 minutes and 00 seconds and run Northeast a distance of 181.47 feet; thence turn right 99 degrees 18 minutes 00 seconds and run Southeast 343.23 feet to the Point of Beginning.

TO HAVE AND TO HOLD the above described property unto Citibank , N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 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,





20091113000424710 3/3 \$21.00  
Shelby Cnty Judge of Probate, AL  
11/13/2009 02:09:26 PM FILED/CERT

encumbrances, recorded or unrecorded easements, liens, taxes, assessments, rights-of-way, and other matters of record in the aforesaid Probate Office.

IN WITNESS WHEREOF, Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, has caused this instrument to be executed by and through Aaron Nelson, as auctioneer conducting said sale and as attorney-in-fact for said Transferee, and said Aaron Nelson, as said auctioneer and attorney-in-fact for said Transferee, has hereto set his/her hand and seal on this October 27, 2009.

Citibank , N.A., as Trustee for First Franklin  
Mortgage Loan Trust, Mortgage Loan Asset-Backed  
Certificates, Series 2005-FF12  
By: Aaron Nelson  
Aaron Nelson, 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 Nelson, acting in his/her capacity as auctioneer and attorney-in-fact for Citibank, N.A., as Trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, 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 27, 2009.

Brian Michael Hansen  
Notary Public

My Commission Expires: MY COMMISSION EXPIRES FEBRUARY 26, 2012

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