RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Tracy L. Smith

GRANTEE(s)
U. S. Bank National Association as Trustee for Home Equity Asset Trust 2002-4

Davidson County DEEDTRS
Recvd: 02/10/04 09:04 3pgs
Fees:18.00 Taxes:267.52
20040210-0015780

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 1, 2002 and recorded on July 9, 2002 as Instrument No. 20020709-0082190 in the Register's Office of Davidson County, Tennessee, Tracy L. Smith conveyed to Cameron Escrow, LLC, as Trustee for Fremont Investment & Loan, the hereinafter-described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on October 6, 2003 as Instrument No. 20031006-0146802 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, the said property was, by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust, by which advertisement notice was given that the sale was to be held on January 28, 2004 at the Gaylord Entertainment Center in Nashville, Tennessee; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to U. S. Bank National Association as Trustee for Home Equity Asset Trust 2002-4, at and for the sum of $72,304.00, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by U. S. Bank National Association as Trustee for Home Equity Asset Trust 2002-4 of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said U. S. Bank National Association as Trustee for Home Equity Asset Trust 2002-4, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being all of Lot Number Unit 707 on the Plan of Laurel Hill Courtyard Homes, of record in Plat Book 6900, Page 573, Register's Office for said County, to which reference is made for a more complete and accurate description of said lot, and as established by a Master Deed of record in Book 7466, Page 438 and as amended in Book 7717, Page 82, Register's Office for Davidson County, Tennessee. Being the same property conveyed to the undersigned simultaneously herewith.

Commonly known as: 707 Laurel Hill Drive, Old Hickory, Tennessee 37138

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto U. S. Bank National Association as Trustee for Home Equity Asset Trust 2002-4, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 28th day of January, 2004.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 28th day of January, 2004.

DONNA R HAMILTON NOTARY PUBLIC MY COMM EXP SEPT 3, 2007 SALINE CO, ARKANSAS

Donna R Hamilton
Notary Public

My Commission Expires: _____

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $72,304.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.

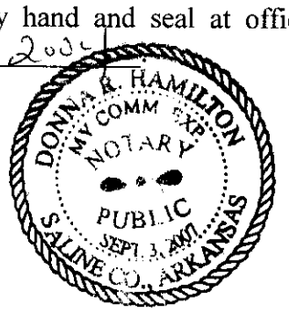
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Donna R Hamilton
Notary Public

My Commission Expires: _____

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
U. S. Bank National Association as Trustee for Home Equity Asset Trust 2002-4
338 South Warminster Road
Hatboro, PA 19040

Parcel No. 064-13-0-B 077.00

DSTDeedforPMI_BBoone_040128_1413

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

W&A No. 845-2031123