Tennessee
Map # 50.11-0-101.00

Ruth Harvey
Equity One #0000164097

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 10, 2004, and recorded in Instrument No. 20040405-0037748 in the Register's Office of Davidson County, Tennessee, Ruth D. Harvey, a single woman, conveyed to American Title Company, Trustee(s), 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 appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 20050929-0116839 in the Register's Office of said County; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary 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 the sale was appointed to be held on November 8, 2005, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center of Davidson County, 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 sale JP Morgan Chase as Trustee on behalf of Equity One ABS, Inc Mortgage Pass Through Certificate series 2004-3., a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of Seventy-Five Thousand Nine Hundred Ninety and 00/100 Dollars; and,

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

NOW, THEREFORE, in consideration of the premises and the payment by JP Morgan Chase as Trustee on behalf of Equity One ABS, Inc Mortgage Pass Through Certificate series 2004-3. of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said JP Morgan Chase as Trustee on behalf of Equity One ABS, Inc Mortgage Pass Through Certificate series 2004-3., its successors and assigns in fee simple forever, the property above mentioned and now further described as being in, County of Davidson, State of Tennessee, to-wit:

Being Lot No. 6 on the plan of Timberwood Estates, Section One, of record in Plat Book 6250, Page 441, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete and accurate description.

THIS CONVEYANCE is subject to all restrictions, easements, setback lines, and encumbrances of record in the Register's Office for the aforesaid county.

James W. Harvey, Sr. and wife Ruth D. Harvey, their heirs and assigns, obtained title to the above referenced real estate by Deed of record in Book 6974, Page 34, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 11/21/05 13:50 2 pgs
Fees:13.00 Taxes:281.16
20051121-0140353

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto JP Morgan Chase as Trustee on behalf of Equity One ABS, Inc Mortgage Pass Through Certificate series 2004-3., its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	$12.00
Publication Expense	$265.02
Attorney's Fees and Trustees Fees	$550.00
Credit on Note	$75,162.98
	$75,990.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on November 8, 2005 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On November 8, 2005 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

NOTARY PUBLIC

DIANA WILLIAMS BARTON NOTARY PUBLIC AT LARGE SHELBY CO. TN

My Commission Expires: MY COMMISSION EXPIRES APRIL 10, 2007

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
3705 Chesapeake Drive,
Nashville, TN 37027

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Equity One, Inc.
301 Lippincott Drive
Marlton, NJ 08053

Mortgagee: None

This instrument prepared by:
Weiss Spicer, PLLC
Attorneys at Law
208 Adams Avenue
Memphis, Tennessee [illegible]
(901) 526-0296

RETURN TO:

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $75,990.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME November 8, 2005
NOTARY PUBLIC
MY COMMISSION EXPIRES MY COMMISSION EXPIRES APRIL 10, 2007

DIANA WILLIAMS BARTON NOTARY PUBLIC AT LARGE SHELBY CO. TN