RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Charles Ray Rice and Sharon Kay Rice

GRANTEE(s)
HSBC Bank USA, National Association on Behalf of the Trust Fund and for the Benefit of Ace Securities Corp. Equity Loan Trust, Series 2005-HE4 Asset Backed Pass-Through Certificates

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

Davidson County DEEDTRS
Recvd: 08/07/06 10:56 2 pgs
Fees:13.00 Taxes:369.94
20060807-0096326

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated April 28, 2005 and recorded May 9, 2005, as Instrument No. 20050509-0052103 in the Register's Office of Davidson County, Tennessee, Charles Ray Rice and Sharon Kay Rice conveyed to Watauga Title Company, as Trustee for New Century Mortgage Corporation, 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 **AARON SQUYRES** as Successor Trustee and **LESLIE GARRETT** as Co-Trustee by instrument of record recorded on July 25, 2006 Instrument No. 20060725-0089348 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 said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale of said property was, by said Successor Trustee, made and given conformity with the terms and provisions of said Deed of Trust, and

WHEREAS, pursuant to said advertisement and notice, on July 26, 2006 at the GAYLORD ENTERTAINMENT CENTER, 501 BROADWAY in Nashville, Tennessee, 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 HSBC Bank USA, National Association on Behalf of the Trust Fund and for the Benefit of Ace Securities Corp. Equity Loan Trust, Series 2005-HE4 Asset Backed Pass-Through Certificates, at and for the sum of $99,985.05, 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 HSBC Bank USA, National Association on Behalf of the Trust Fund and for the Benefit of Ace Securities Corp. Equity Loan Trust, Series 2005-HE4 Asset Backed Pass-Through Certificates of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Successor Trustee does hereby grant, bargain, sell, and convey to the said HSBC Bank USA, National Association on Behalf of the Trust Fund and for the Benefit of Ace Securities Corp. Equity Loan Trust, Series 2005-HE4 Asset Backed Pass-Through Certificates, 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 Lot No. 90 on the Plan of Haywood Hills, Section 5, of Record in Plat Book 4675, page 143, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot. Said Lot 90 fronts 35.0 feet on the East margin of Algonquin Court and extends Back 151.6 on the South line and 139.3 feet on the North line to a line in the rear measuring 119.07 feet. Being the same property conveyed to Charles Ray Rice and Sharon Kay Rice by deed from John Russell Caldwell, individually and as Executor of the Last Will and Testament of Nathaniel French Caldwell, Sr. recorded simultaneously herewith in Instr. 20050509-0052102, said Register's Office.
>
> Commonly known as: 920 Algonquin Court, Antioch, Tennessee 37013.
>
> Tax Parcel No.: 16203037000

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 HSBC Bank USA, National Association on Behalf of the Trust Fund and for the Benefit of Ace Securities Corp. Equity Loan Trust, Series 2005-HE4 Asset Backed Pass-Through Certificates, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 26 day of July, 2006.

Leslie Garrett

Leslie Garrett, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Leslie Garrett, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 26 day of July, 2006.

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 $99,985.05, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Leslie Garrett

Leslie Garrett
Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Leslie Garrett, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in Little Rock, AR this 26 day of July, 2006

Notary Public

My Commission Expires:

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association on Behalf of the Trust Fund and for the Benefit of Ace Securities Corp. Equity Loan Trust, Series 2005-HE4 Asset Backed Pass-Through Certificates
7105 Corporate Drive
Mail Stop PPX-C-35
Plano, TX 75024