RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Francisco J. Valdez

GRANTEE(s)
Deutsche Bank National Trust Company, as trustee under the Pooling and Servicing Agreement dated as of November 1, 2002, Morgan Stanley ABS Capital I Inc. Trust 2002-HE3

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: 09/11/06 10:25 2 pgs
Fees:13.00 Taxes:503.20
20060911-0111926

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated July 25, 2002 and recorded July 31, 2002, as Instrument No. 20020731-0091735 in the Register's Office of Davidson County, Tennessee, Francisco J. Valdez conveyed to Archer Land Title, as Trustee for Accredited Home Lenders, Inc., 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 **BENJAMIN T. JONES** as Co-Trustee by instrument of record recorded on August 18, 2006 as Instrument No. 20060818-0102122 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 September 6, 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 Deutsche Bank National Trust Company, as trustee under the Pooling and Servicing Agreement dated as of November 1, 2002, Morgan Stanley ABS Capital I Inc. Trust 2002-HE3, at and for the sum of $136,000.00, 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 Deutsche Bank National Trust Company, as trustee under the Pooling and Servicing Agreement dated as of November 1, 2002, Morgan Stanley ABS Capital I Inc. Trust 2002-HE3 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 Deutsche Bank National Trust Company, as trustee under the Pooling and Servicing Agreement dated as of November 1, 2002, Morgan Stanley ABS Capital I Inc. Trust 2002-HE3, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> A certain tract or parcel of land in Davidson County, in the State of Tennessee, described as follows: Being pt. Lot No. 15, Sec. 2, on the Plan of Mashburn Heights of record in Book 1835, Page 93, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and detailed description. Subject to restrictions filed of record in Book 2038, Page 325 and amended in Book 2290, Page 494, Register's Office for Davidson County, Tennessee. Being the same property conveyed to Francisco J. Valdez by Deed from Helen W. Wells of record in Instrument No. 20010402-0031619, RODC, TN.
>
> Commonly known as: 69 Thompson Lane, Nashville, Tennessee 37211.
>
> Tax Parcel No.: 11915000100

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 Deutsche Bank National Trust Company, as trustee under the Pooling and Servicing Agreement dated as of November 1, 2002, Morgan Stanley ABS Capital I Inc. Trust 2002-HE3, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 6 day of Sept, 2006.

Benjamin T. Jones, 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, Benjamin T. Jones, 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 6 day of Sept, 2006.

Notary Public

My Commission Expires: Lena M. Nagle NOTARY PUBLIC Pulaski County, Arkansas My Commission Exp. 8-10-2011

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 $136,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Benjamin T. Jones
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, Benjamin T. Jones, 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 this 6 day of Sept, 2006.

Notary Public

My Commission Expires: Lena M. Nagle NOTARY PUBLIC Pulask. County, Arkansas My Commission Exp. 8-10-2011

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Deutsche Bank National Trust Company, as trustee under the Pooling and Servicing Agreement dated as of November 1, 2002, Morgan Stanley ABS Capital I Inc. Trust 2002-HE3
4828 Loop Central Drive
Houston, TX 77081