THIS INSTRUMENT PREPARED BY & RETURN TO:
Joel A. Freedman, Attorney
Priority Trustee Services of TN, L.L.C.
1587 N.E. Expressway
ATLANTA, GA 30329

Davidson County DEEDTRS
Recvd: 10/18/06 10:38 2 pgs
Fees:13.00 Taxes:203.50
20061018-0129235

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 24, 2003, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument 20031001-0144789, ("Deed of Trust"), John Howard and Tiffany Howard conveyed to Lawrence Vogan, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Deutsche Bank National Trust Company as Trustee for the Morgan Stanley ABS Capital 1 inc.Trust 2004-SD3; and

WHEREAS, **Deutsche Bank National Trust Company as Trustee for the Morgan Stanley ABS Capital 1 inc.Trust 2004-SD3,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20060920-0116487** 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 requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 08/10/2006, 08/17/2006, 08/24/2006, in THE NASHVILLE RECORD, by which advertisement the sale was held on September 28, 2006, at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Higgins, Himmelberg & Piliponis, P.L.L.C., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **James Roberts**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$ 28,826.00**; and

WHEREAS, **James Roberts** has/have complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by **James Roberts** as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **James Roberts**, his/her/their successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson county, Tennessee, being part of lot no. 192 on the of Neil S. Brown's addition to East Nashville, of record in book 57, page 50, register's office for said county.

Said part of lot no. 192 fronts 50 feet on the easterly side Neil Avenue and runs back between parallel lines with the northerly margin of Smiley Street 105 feet to a dead line, measuring 50 feet thereon.

Being the same property conveyed to Morgan Leon Haley (now deceased) and wife, Gladys L. Haley, by deed from Eloise Haley Sawyers Hood, of record dated 3/16/65, of record in book 3884, page 340, register's office for Davidson County, Tennessee. Also being the same property conveyed to Morgan L. Haley and wife, Gladys L. Haley by deed from The Nashville Housing Authority in book 4449, page 941, dated 5/20/70 for said county. Further being conveyed to John Howard, by deed dated 9-24-03, of record in instrument 20031001-0144788, register's office for said county.

Property address:
301 Neil Ave.
Nashville, Tennessee 37207

The last recorded Warranty Deed was filed of record at Instrument No. 200310010144788 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto forever, to **James Roberts**, his/her/their successors and assigns, whom the said, **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C.**, Substitute Trustee, has hereunto set his hand, this 28th day of September, 2006.

Priority Trustee Services of TN, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On this 28th day of September, 2006, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Dionne Simmons, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Priority Trustee Services of TN, L.L.C.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

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

Notary Public

My Commission Expires:_____

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STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of m ... onsideration for this transfer or value of the property transferred, v ... t is equal to or greater than the amount which the property transfer

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS
$ 53,000
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS
THE 12 DAY OF OCT 20 06
Deputy Register

SUBSCRIBED AND SWORN TO BEFORE ...

Notary Public

My Commission Expires: _____

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MSP No.: 353.0519200TN (Howard)
Lender Loan No.: 117646
Property Address: 301 Neill Avenue, Nashville, TN 37207
Tax Parcel ID No.: 082-12-071.00

Mail Tax Notices To and Property Owner:
James Roberts
201 Thompson Lane, Suite 200
Nashville, TN 37211