THIS INSTRUMENT PREPARED BY:
RICHARD B. MANER, P.C.
5775 Glenridge Drive
Building D, Suite 100
Atlanta, GA 30328

Davidson County DEEDTRS
Recvd: 12/28/06 08:41 4 pgs
Fees:23.00 Taxes:199.74
20061228-0159840

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Betty Steward, by Deed of Trust (the "Deed of Trust") dated December 30, 2005, of record in Instrument Number 20060105-0001355, Register's Office for Davidson County, Tennessee, conveyed to Alfred E. Abbey, Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to Mortgage Electronic Registration Systems, Inc. as nominee for Sebring Capital Partners, Limited Partnership, as last transferred to U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2006-4 Home Equity Pass-Through Certificates, Series 2006-4 by assignment recorded in **Instrument Number * , Davidson County, Tennessee records, and
*20061228-0159839
**BY ASSIGNMENT RECORDED SIMULTANEOUSLY HEREWITH

WHEREAS, the undersigned was appointed Substitute Trustee by the owner and holder of the Note by an instrument of record in Instrument Number 20061116-0142221, said Register's Office; and

WHEREAS, default was made in the payment of the Note; and

WHEREAS, the owner and holder of the Note demanded that the Substitute Trustee foreclose the Deed of Trust; and

WHEREAS, pursuant to instructions of the owner and holder, the Substitute Trustee advertised said property for sale in accordance with the terms and provisions of the Deed of Trust, notices of the time and place of said sale having been published in The Nashville Record (newspaper) on November 16, 2006, November 23, 2006, and November 30, 2006; and

WHEREAS, the Substitute Trustee, as required by the terms of the Deed of Trust, offered said property for sale to the highest bidder for cash, at public outcry, at the Register of Deeds Office at the corner of 5th and Broadway at the front entrance to Gaylord Entertainment Center in Nashville, Tennessee at 12:00 p.m. on December 14, 2006. And, U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2006-4 Home Equity Pass-Through Certificates, Series 2006-4, (hereinafter "Grantee") being the highest and best bidder thereof, became the purchaser of said property for the sum of Fifty Three Thousand Nine Hundred Eighty Three Dollars And Fourteen Cents Dollars ($53,983.14).

NOW, THEREFORE, Mantenn, LLC in its capacity as Substitute Trustee, and not otherwise, for and in consideration of the premises and the payment of the sum stated above, the receipt of which is

Our File # FC06-668
Loan # 9078205

hereby acknowledged, hereby transfers and conveys to the Grantee, his/her/its heirs, representatives, successors, and assigns, certain real property located in Davidson County, Tennessee, more particularly described as follows:

Being Lot No. 199 on the plan of Waters Place, of record in Book 332, Page 136, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Said Lot No. 199 fronts 50 feet on the West side of Riverside Drive and runs back between parallel lines 160 feet to an alley in the rear.

Being the same property conveyed to Jay Wilfong and wife, Cynthia Wilfong, by deed from James R. Young and wife, Marguerite Young, on July 30, 1999, of record in Book 11599, Page 381, Register's Office for Davidson County, Tennessee. And further conveyed to Jay Robert Wilfong pursuant to Final Decree of Divorce by Quitclaim Deed from Cynthia Wilfong on August 1, 2000, of record in Instrument Number 20010228-0018329, said Register's Office.

Being the same property conveyed to Betty Steward, unmarried, from Jay Robert Wilfong, by deed on December 30, 2005, of record in Instrument Number 20060105-0001354, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid property free from all such legal, equitable, and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which were waived in the Deed of Trust, in as full and complete manner as the undersigned, in his/her capacity as Substitute Trustee, and not otherwise, has the power to convey the same.

Mantenn, LLC, as Substitute Trustee, and not otherwise, warrants the title to said property to the Grantee, his/her/its heirs, representatives, successors, and assigns against the lawful claims of all persons claiming by, through or under him, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on this 20th day of December, 2006.

Mantenn, LLC

By: _____

Richard B. Maner

Title: Member

Our File # FC06-668
Loan # 9078205

FORM FOR OATH

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $53,983.14.

Kathy McCrary
Affiant

Subscribed and sworn to before me this 20th day of December, 2006.

Janamne Johnston
Notary Public

My commission expires:

JANANNE JOHNSTON NOTARY PUBLIC CHEROKEE COUNTY GEORGIA EXPIRES December 1, 2007

PROPERTY ADDRESS:
1902 Riverside Drive
Nashville, TN 37216

ADDRESS NEW OWNER:
U.S. Bank National Association, as trustee,
on behalf of the holders of the Home Equity
Asset Trust 2006-4 Home Equity Pass-Through
Certificates, Series 2006-4
c/o Select Portfolio Servicing, Inc.
3815 South West Temple
Salt Lake City, UT 84115

SEND TAX BILLS TO:
Select Portfolio Servicing, Inc.
3815 South West Temple
Salt Lake City, UT 84115

TAX I.D. NUMBER:
072-11-0-388

Our File # FC06-668
Loan # 9078205

ACKNOWLEDGMENT

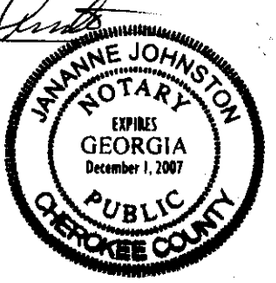
STATE OF GEORGIA
COUNTY OF FULTON

Before me, the undersigned authority, a Notary Public of the State of Georgia and County of Cherokee, personally appeared Richard B. Maner, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be an officer of Mantenn, LLC, the within named bargainor, a limited liability company, and that such officer, executed the foregoing instrument for the purpose therein contained, by personally signing the name of the limited liability company as member.

WITNESS my hand and official seal at office, this 20th day of December, 2006.

Jananne Johnston
Notary Public

My Commission expires:



Our File # FC06-668
Loan # 9078205