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

Davidson County DEEDTRS
Recvd: 03/21/07 13:55 4 pgs
Fees:23.00 Taxes:187.09
20070321-0034442

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Steve Williams, by Deed of Trust (the "Deed of Trust") dated December 10, 2004, of record in Instrument Number 20050119-0006454, Register's Office for Davidson County, Tennessee, conveyed to McMackin Title Company, 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 Accredited Home Lenders, Inc., as last transferred to U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2005-3, Home Equity Pass-Through Certificates, Series 2005-3 by assignment recorded in **Instrument Number 20070321-0034441, Davidson County, Tennessee records, and

****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 20061002-0121612, 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 February 1, 2007, February 8, 2007, and February 15, 2007; 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 corner of 5th and Broadway at the front entrance to Gaylord Entertainment Center in Nashville, Tennessee at 12:00 p.m. on March 1,, 2007. And, U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2005-3, Home Equity Pass-Through Certificates, Series 2005-3, (hereinafter "Grantee") being the highest and best bidder thereof, became the purchaser of said property for the sum of Fifty Thousand Five Hundred Sixty Three Dollars And Ninety Four Cents Dollars ($50,563.94).

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 hereby acknowledged, hereby transfers and conveys to the Grantee, his/her/its heirs, representatives,

Our File # FC06-503
Loan # 7812639

successors, and assigns, certain real property located in Davidson County, Tennessee, more particularly described as follows:

Being Lot No. 153 on the Plan of Joywood Heights, Section 1, as of record in Plat Book 1130, Page 91, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Evelyn Williams and Steve Williams by deed from Evelyn Williams, dated September 19, 2003 and filed for record at Instrument No. 20030926-0142605, Register's Office for Davidson County, Tennessee. Evelyn Williams is now deceased.

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 19th day of March, 2007.

Mantenn, LLC

By: _____

Richard B. Maner

Title: Member

Our File # FC06-503
Loan # 7812639

ACKNOWLEDGMENT

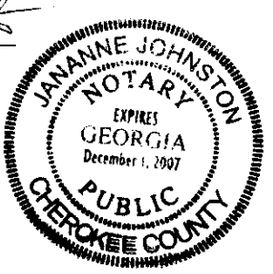
STATE OF GEORGIA
COUNTY OF FULTON

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 19 day of March, 2007.

Jananne Johnston
Notary Public

My Commission expires:



Our File # FC06-503
Loan # 7812639

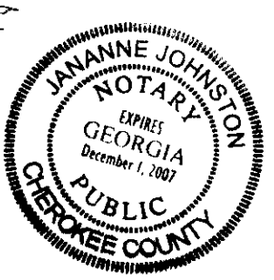
FORM FOR OATH

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $50,563.94.

Jennifer James
Affiant

Subscribed and sworn to before me this 19 day of March, 2007.

Jananne Johnston
Notary Public



My commission expires:

PROPERTY ADDRESS:
2006 Jones Avenue
Nashville, TN 37207

ADDRESS NEW OWNER:
U.S. Bank National Association, as trustee,
on behalf of the holders of the Home Equity
Asset Trust 2005-3, Home Equity Pass-Through
Certificates, Series 2005-3
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:
07108013200

Our File # FC06-503
Loan # 7812639