RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Kristina J. Ponzetti and Justin Ponzetti

GRANTEE(s)
Accredited Home Lenders, Inc., a California Corp.

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: 03/26/07 12:40 2 pg
Fees:13.00 Taxes:321.90
20070326-0036034

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated April 19, 2005 and recorded April 26, 2005, as Instrument No. 20050426-0046403 in the Register's Office of Davidson County, Tennessee, Kristina J. Ponzetti and Justin Ponzetti conveyed to Stockton Title & Escrow, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Home Funds Direct and Home Funds Direct's successors and assigns, 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 **CHRISTOPHER S. GRAY** as Co-Trustee by instrument of record recorded on February 20, 2007 as Instrument No. 20070220-0020124 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 March 21, 2007 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 Accredited Home Lenders, Inc., a California Corp., at and for the sum of $87,000.00, 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 Accredited Home Lenders, Inc., a California Corp. 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 Accredited Home Lenders, Inc., a California Corp., 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. 7 on the plat of Rockmont Subdivision, as of record in Book 4300, Page 71, Register's Office for Davidson County, Tennessee. Said Lot No. 7 fronts 60.27 feet on the northerly margin of Park Avenue and extends back 177.20 feet on the westerly line and 179.38 feet on the easterly line, which is a broken line, to a line in the rear on which it measures 56.54 feet. Being the same property conveyed to Justin Ponzetti and wife, Kristina J. Ponzetti by Warranty Deed from Randall E. Clinard and wife, Pamela G. Clinard dated 04/19/2005, recorded simultaneously herewith as Instrument # 20050426-0046402, Register's Office for Davidson County. Map and Parcel 91-01-90.00. This conveyance is made subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property.
>
> Commonly known as: 675 Park Street, Nashville, Tennessee 37209.
>
> Tax Parcel No.: 091010090.00

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 Accredited Home Lenders, Inc., a California Corp., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 22nd day of March, 2007.

Chris Gray
Christopher S. Gray, 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, Christopher S. Gray, 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 22nd day of March, 2007.

Melissa G. Rudder
Notary Public

MELISSA G. RUDDER
Notary Public-Arkansas
"Pulaski County"
My Commission Expires 9-08-2014

My Commission Expires: 9-8-2014

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 $87,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Chris Gray
Christopher S. Gray
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, Christopher S. Gray, 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 22nd day of March, 2007.

Melissa G. Rudder
Notary Public

My Commission Expires: 9-8-2014

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Accredited Home Lenders, Inc., a California Corp.
16550 West Bernardo Drive
Building 1
San Diego, CA 92127

MELISSA G. RUDDER
Notary Public-Arkansas
"Pulaski County"
My Commission Expires 9-08-2014