This instrument prepared by:

Lehman Land Title, Inc.
Six Cadillac Drive, Suite 190
Brentwood, Tennessee 37027
(615) 371-8999

File No.: 2864/0014114789

Davidson County DEEDWARR
Recvd: 03/27/07 14:00 2 pgs
Fees:13.00 Taxes:462.50
20070327-0036621

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged by the Grantor, **Deutsche Bank, National Trust Company, as Trustee for Morgan Stanley Abs Capital 1 Inc. Trust 2005-HE1 Mortgage Pass-Through Certificates, Series 2005-HE1** said Grantor does hereby bargain, sell, and convey unto **Manuel Montoya,** his/her assigns, subject to covenants and restrictions of record and matters an accurate survey would reveal, that certain tract or parcel of land in **Davidson** County, State of Tennessee, described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING ALL OF LOT NO. 127, ON THE PLAN OF HICKORY WOODS ESTATES, SECTION 'C', AS SHOWN BY PLAT APPEARING OF RECORD IN PLAT BOOK 6900, PAGES 885-887 (ERRONEOUSLY CITED AS PAGE 589 IN PRIOR DEED), OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR COMPLETE DETAILS OF SAID LOT.

BEING THE SAME PROPERTY CONVEYED TO DEUTSCHE BANK, NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL 1 INC. TRUST 2005-HE1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-HE1 BY SUBSTITUTE TRUSTEE'S DEED FROM SHAPIRO & KIRSCH, LLP, AS SUBSTITUTE TRUSTEE RECORDED THE 3RD DAY OF JANUARY 2007 IN INSTRUMENT NO. 20070103-0000843;, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

TO HAVE AND TO HOLD said tract or parcel of land, together with the appurtenance, estate, title and interest thereto belonging, unto said Grantee, **Manuel Montoya**, and his/her assigns forever.

Grantee, **Manuel Montoya**, whose address is **208 Wildgrove Court Antioch, TN 37013** is responsible for the payment of real property taxes on subject property.

Said **Deutsche Bank, National Trust Company, as Trustee for Morgan Stanley Abs Capital 1 Inc. Trust 2005-HE1 Mortgage Pass-Through Certificates, Series 2005-HE1**, without recourse warrants the title to said property against the claims of all persons claiming, or to claim the same or any part thereof, by, through or under the said Grantor, but not otherwise.

AND THE GRANTOR, DOES HEREBY COVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming by, through, or under it, but against none other.

GRANTOR makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

This is improved property known as **208 Wildgrove Court Antioch, TN 3701**.

IN WITNESS WHEREOF, the said **Deutsche Bank, National Trust Company, as Trustee for Morgan Stanley Abs Capital 1 Inc. Trust 2005-HE1 Mortgage Pass-Through Certificates, Series 2005-HE1** has executed this deed and affixed its corporate seal by Carmen Delgado, Asst Secretary to Option One Mortgage Corporation, a California corporation attorney-in-fact for **Deutsche Bank, National Trust Company, as Trustee for Morgan Stanley Abs Capital 1 Inc. Trust 2005-HE1 Mortgage Pass-Through Certificates, Series 2005-HE1**, this 9 day of March, 2007.

OPTION ONE MORTGAGE CORPORATION CALIFORNIA INCORPORATED NOV 5 1992

GRANTOR
Deutsche Bank, National Trust Company, as Trustee for Morgan Stanley Abs Capital 1 Inc. Trust 2005-HE1 Mortgage Pass-Through Certificates, Series 2005-HE1

By: _____
Title: Carmen Delgado
Assistant Secretary

State of California
County of Orange

The actual consideration or value whichever is greater, for this transfer is $125,000.00.
Subscribed and sworn to before me this the 9 day of March, 2007.

Affiant JACOB ARIAS

Notary Public Meredith A. Dinkel

Commission Expires: _____

MEREDITH A. DINKEL
Commission # 1420571
Notary Public - California
Orange County
My Comm. Expires May 27, 2007

State of **California**

County of **Orange**

On this 9 day of March 2007, before me, the undersigned Notary Public, personally appeared Carmen Delgado, who acknowledged himself/herself to be the Asst Secretary of Option One Mortgage Corporation, Attorney-in-Fact for Deutsche Bank, National Trust Company, as Trustee for Morgan Stanley Abs Capital 1 Inc. Trust 2005-HE1 Mortgage Pass-Through Certificates, Series 2005-HE1 and that he/she as such being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the names of the corporation.

NOTARY PUBLIC Meredith A. Dinkel

Printed Name of Notary
My Commission Expires: _____

MEREDITH A. DINKEL
Commission # 1420571
Notary Public - California
Orange County
My Comm. Expires May 27, 2007

Address New Owner:	Send Tax Bills To.	Map and Parcel:
Maneul Montoya	Southeast Financial Federal Credit union	**176050B03200CO**
208 Wildgrove Court	444 James Robertson Parkway	
Antioch, TN 37013	Nashville, TN 37219	