RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Freda K. Summers

GRANTEE(s)
Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12

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: 08/17/07 09:37 2 pgs
Fees:13.00 Taxes:272.06
20070817-0098413

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated August 31, 2005 and recorded September 14, 2005, as Instrument No. 20050914-0110448 in the Register's Office of Davidson County, Tennessee, Freda K. Summers conveyed to Cumberland Title, as Trustee for First Franklin A Division of Nat. City Bank of IN, 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 **SAMUEL S HIGH** as Co-Trustee by instrument of record recorded on February 15, 2007 as Instrument No. 20070215-0019077 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 August 15, 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 Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, at and for the sum of $73,530.91, 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 Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 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 Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> BEING Lot No. 90, Section D, Village of Old Hickory, as shown by plat of record in Plat Book 1424, Page 65, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot. BEING the same property conveyed to Gregory K. Malm, a married person by Deed from MariKay Stepp, unmarried as executed on 1/31/1996 and filed for record on 2/5/1996 in Deed Page 9938, Page 376, Register's Office of Davidson County, Tennessee. Further conveyed to Nancy D. Minchey, a married woman by Deed from Gregory K. Malm and wife, Roberta L. Malm as executed on 11/30/2004 and filed for record on 12/2/2004 in Instrument No. 200412010143312, Register's Office of Davidson County, Tennessee. Being the same property conveyed to Freda K. Summers by deed from Nancy Minchy of record in Instrument No. 20050914-0110447, Register's Office for said county.
>
> Commonly known as: 912 Berry Street, Old Hickory, Tennessee 37138.
>
> Tax Parcel No.: 044 15 0 089.00

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 Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 15th day of August, 2007.

Samuel S High, 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, Samuel S High, 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 15th day of August, 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 $73,530.91, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Samuel S High
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, Samuel S High, 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 15th day of August, 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

PROPERTY ~~OWNER OR AGENCY~~ RESPONSIBLE FOR PAYMENT OF TAXES:
Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12
150 Allegheny Center Mall IDC 24-050
Pittsburgh, PA 15212