RETURN TO: LG

Cumberland Title
13026 Lebanon Road, Suite 100
Mt. Juliet, Tennessee 37122

THIS INSTRUMENT PREPARED BY & ~~RETURN TO:~~
PRIORITY TRUSTEE SERVICES OF TN, L.L.C.
1587 NORTHEAST EXPRESSWAY
ATLANTA, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 13, 2004, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 20040816-0098820, ("Deed of Trust"), Viola Gutierrez and Joseph Gallegos conveyed to Cumberland Title Company, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Option One Mortgage Corporation; and

WHEREAS, **Deutsche Bank, National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2005-HE1 Mortgage Pass-Through Certificates, Series 2005-HE1,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200710090120108** 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 requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 09/28/2007, 10/05/2007, 10/12/2007, in THE NASHVILLE RECORD, by which advertisement the sale was held on October 25, 2007, at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Higgins, Himmelberg & Piliponis, P.L.L.C., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Sheri Prossner**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$ 98,000.00**; and

WHEREAS, **Sheri Prossner** has/have complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by **Sheri Prossner** as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **PRIORITY TRUSTEE SERVICES OF TN, L.L.C.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Sheri Prossner**, his/her/their successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Being Lot no. 70 on the Plan of Perry Heights, as shown by plat of record in Plat Book 2900, Page 18, of the Register's Office of Davidson County, Tennessee, to which plat reference is here made for a more complete and accurate description of said lot.

Being the same property conveyed to Viola Gutierrez, a single woman and Joseph Gallegos, a single man by deed from Sandra E. Lightfoot, An Unmarried Person as of record in Instrument 20040816009819, Register's Office for said County.

Said Joseph Gallegos joins in this Deed of Trust for the purpose of conveying and waiving and all right, title and interest, if any, he may have in and to the said property. The said Joseph Gallegos having no personal liability in connection with the loan to which the loan to which reference is made herein.

The last recorded Warranty Deed was filed of record at Instrument No. 200408160098819 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto forever, to **Sheri Prossner**, his/her/their successors and assigns, whom the said, **PRIORITY TRUSTEE SERVICES OF TN, L.L.C.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **PRIORITY TRUSTEE SERVICES OF TN, L.L.C.**, Substitute Trustee, has hereunto set his hand, this 25th day of October, 2007.

Davidson County DEEDTRS
Recvd: 11/13/07 10:41 2 pgs
Fees:13.00 Taxes:362.60
20071113-0132843

PRIORITY TRUSTEE SERVICES OF TN, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On this 25th day of October, 2007, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Mark Baker, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **PRIORITY TRUSTEE SERVICES OF TN, L.L.C.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

WITNESS my hand and Notarial Seal the day and year above written.

Robin M. Walker
Notary Public, State of Georgia
DeKalb County
My Commission Expires April 12, 2008

Notary Public

My Commission Expires: _____

NOTARY PUBLIC DeKalb County, GA Robin M. Walker

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STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 98,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant Mark A. Baker

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 25th DAY OF OCTOBER 2007.

Robin M. Walker
Notary Public, State of Georgia
DeKalb County
My Commission Expires April 12, 2008

Notary Public

My Commission Expires: _____

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MSP No.: 226.0720919TN (Gutierrez)
Lender Loan No.: 0014206171
Property Address: 2709 Nodyne Drive, Nashville, TN 37214
Tax Parcel ID No.: 09613005200

Mail Tax Notices To and Property Owner:
Sheri Prossner
126 Jacksonian Drive
Hermitage, TN 37076

NOTARY PUBLIC DeKalb County, GA Robin M. Walker