RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Kathy R. Spakes and Donald Spakes

GRANTEE(s)
The Bank of New York, as Trustee for Bear Stearns ALT A 2005-4

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: 12/13/07 09:40 2 pgs
Fees:13.00 Taxes:347.75
20071213-0143464

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated January 4, 2005 and recorded January 13, 2005, as Instrument No. 20050113-0004826 in the Register's Office of Davidson County, Tennessee, Kathy R. Spakes and Donald Spakes conveyed to Southern Title Services, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for First Horizon Home Loan Corporation and First Horizon Home Loan Corporation'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 **MATTHEW SMITH** as Co-Trustee by instrument of record recorded on November 15, 2007 as Instrument No. 20071115-0134113 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 December 5, 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 The Bank of New York, as Trustee for Bear Stearns ALT A 2005-4, at and for the sum of $93,987.42, 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 The Bank of New York, as Trustee for Bear Stearns ALT A 2005-4 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 The Bank of New York, as Trustee for Bear Stearns ALT A 2005-4, 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 all of Lot No. 173, as shown on Exhibit "A-1", Master Deed Lot Layout, (Private Element), Phase IV, Mill Park (formerly Hickory Hollow Townhomes), of record in Instrument No. 20031117-0167241, of Register's Office of Davidson County, Tennessee, to which reference is hereby made for more complete details of said lot.

Being the same property conveyed to Kathy R. Spakes and Donald Spakes, Wife and Husband by deed from Greenvale Construction, LLC, a Tennessee limited liability company, as of record in Record Book 20050113-0004825, Page __, Register's Office for said County.

Parcel # 163050B16300CO

Commonly known as: 5170 Hickory Hollow Parkway, Antioch, Tennessee 37013.

Tax Parcel No.: 163050B16300CO

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 The Bank of New York, as Trustee for Bear Stearns ALT A 2005-4, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 6 day of Dec, 07.

Matthew Smith, 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, Matthew Smith, 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 6 day of Dec, 07.

Notary Public

My Commission Expires: MISTY M. SOBANSKI
NOTARY PUBLIC-STATE OF ARKANSAS
FAULKNER COUNTY
My Commission Expires 06-03-2015

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 $93,987.42, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Matthew Smith
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, Matthew Smith, 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 AR this 6 day of Dec, 07.

Notary Public

My Commission Expires:

MISTY M. SOBANSKI
NOTARY PUBLIC-STATE OF ARKANSAS
FAULKNER COUNTY
My Commission Expires 06-03-2015

PROPERTY OWNER OR AGENCY
RESPONSIBLE FOR PAYMENT OF TAXES:
The Bank of New York, as Trustee for Bear Stearns ALT A 2005-4
3476 Stateview Blvd.
Ft. Mill, SC 29715