RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Gary Smith and Yolanda Smith

GRANTEE(s)
HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE5

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: 04/14/08 08:42 3 pgs
Fees:18.00 Taxes:360.47
20080414-0037168

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated May 12, 2005 and recorded May 16, 2005, as Instrument No. 20050516-0054991 in the Register's Office of Davidson County, Tennessee, Gary Smith and Yolanda Smith conveyed to Middle Tennessee Escrow, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Fremont Investment & Loan and Fremont Investment & Loan'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 March 12, 2008 as Instrument No. 20080312-0024764 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 April 2, 2008 at the SOMMET 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 HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE5, at and for the sum of $97,425.00, 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 HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE5 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 HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE5, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Being Lot No. 249 on the Plan of Edge-O-Lake Estates, Section 3, of record in Book 3600, page 82, Register's Office for Davidson County, Tennessee.

Beginning at the common corner of Lots 249 and 248 in the northerly margin of Whorley Drive; thence northerly between said two lots 115.44 feet to a point; thence easterly 128.99 feet to a concrete monument in the westerly margin of Whorley Court; thence southerly along the westerly margin of Whorley Court 79.78 feet to a concrete monument; thence in an arc in a southwesterly direction a distance of 37.88 feet to a concrete monument in the northerly margin of Whorley Drive; thence along the northerly margin of Whorley Drive in a westerly direction a distance of 87.96 feet to the point of beginning.

Being the same property conveyed to Gary Smith and wife, Yolanda Smith from Carole M.

Harrigan, an unmarried woman by Warranty Deed dated May 12, 2005 and recorded _____ in Instrument #200505160054990, simultaneously herewith, Register's Office for Davidson County, Tennessee.

Commonly known as: 213 Whorley Drive, Nashville, Tennessee 37217.

Tax Parcel No.: 6800

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 HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE5, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 4 day of April, 08.

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 4 day of April, 08.

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 $97,425.00, 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 4 day of April, 08.

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:
HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE5
3476 Stateview Blvd.
Ft. Mill, SC 29715