THIS INSTRUMENT PREPARED BY:
RICHARD B. MANER, P.C.
5775 Glenridge Drive
Building D, Suite 100
Atlanta, GA 30328

Davidson County DEEDTRS
Recvd: 12/10/08 09:27 4 pgs
Fees:23.00 Taxes:195.19
20081210-0119031

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Terrie Gooch, by Deed of Trust (the "Deed of Trust") dated April 6, 2005, of record in Instrument Number 20050412-0040058, Register's Office for Davidson County, Tennessee, conveyed to Walter H. Neilsen, Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to Mortgage Electronic Registration Systems, Inc. as nominne for Encore Credit Corp., as last transferred to The Bank of New York, as indenture trustee for the Encore Credit Receivables Trust 2005-2 by assignment recorded in Instrument Number 20080911-0092899 in the Register's Office of Davidson County, Tennessee, and

WHEREAS, the undersigned was appointed Substitute Trustee by the owner and holder of the Note by an instrument of record in Instrument Number 20080924-0097179, said Register's Office; and

WHEREAS, default was made in the payment of the Note; and

WHEREAS, the owner and holder of the Note demanded that the Substitute Trustee foreclose the Deed of Trust; and

WHEREAS, pursuant to instructions of the owner and holder, the Substitute Trustee advertised said property for sale in accordance with the terms and provisions of the Deed of Trust, notices of the time and place of said sale having been published in The Tennessean (newspaper) on October 31, 2008, November 7, 2008, and November 14, 2008; and

WHEREAS, the Substitute Trustee, as required by the terms of the Deed of Trust, offered said property for sale to the highest bidder for cash, at public outcry, at the Register of Deeds Office at the corner of 5th and Broadway at the front entrance to The Sommet Center (formerly The Nashville Arena) in Nashville, Tennessee at 12:00 p.m. on December 4, 2008. And, The Bank of New York, as indenture trustee for the Encore Credit Receivables Trust 2005-2, (hereinafter "Grantee") being the highest and best bidder thereof, became the purchaser of said property for the sum of Fifty Two Thousand Seven Hundred Fifty Four Dollars And Fifty One Cents Dollars ($52,754.51).

NOW, THEREFORE, Mantenn, LLC in its capacity as Substitute Trustee, and not otherwise, for and in consideration of the premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to the Grantee, his/her/its heirs, representatives, successors, and assigns, certain real property located in Davidson County, Tennessee, more particularly described as follows:

Our File # FC08-703
Loan # 11049418

Property located in Davidson County, Tennessee:

Being Lot No. 120 and the westerly 9 feet of Lot 119 on the Map of East Edgefield Plan of Lots as of record in Book 21, Page 147, Register's Office for Davidson County, Tennessee. Said lot an part of said lot adjoin and front together 59 feet on the South of Lillian Street and run back parallel lines 170 feet to the northerly line of an alley.

Being the same property conveyed to Terrie Gooch unmarried on February 20, 2003, by deed from Equity Mortgage, Inc., filed for record on February 23, 2003, in Instrument Number 20030226-0025373, Register's Office for Davidson County, Tennessee.

Parcel ID Number: 083 13 0 142.00

TO HAVE AND TO HOLD the aforesaid property free from all such legal, equitable, and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which were waived in the Deed of Trust, in as full and complete manner as the undersigned, in his/her capacity as Substitute Trustee, and not otherwise, has the power to convey the same.

Mantenn, LLC, as Substitute Trustee, and not otherwise, warrants the title to said property to the Grantee, his/her/its heirs, representatives, successors, and assigns against the lawful claims of all persons claiming by, through or under him, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on this 5 day of December, 2008.

Mantenn, LLC

By: _____

Richard B. Maner

Title: Member

Our File # FC08-703
Loan # 11049418

ACKNOWLEDGMENT

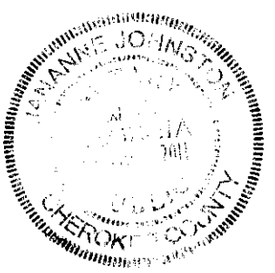
STATE OF GEORGIA
COUNTY OF FULTON

Before me, the undersigned authority, a Notary Public of the State of Georgia and County of Cherokee, personally appeared Richard B. Maner, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be an officer of Mantenn, LLC, the within named bargainor, a limited liability company, and that such officer, executed the foregoing instrument for the purpose therein contained, by personally signing the name of the limited liability company as member.

WITNESS my hand and official seal at office, this 5 day of December, 2008.

Jananne Johnston
Notary Public

My Commission expires:



Our File # FC08-703
Loan # 11049418

FORM FOR OATH

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $52,754.51.

Carol Mastin
Affiant

Subscribed and sworn to before me this 5 day of December, 2008.

Jananne Johnston
Notary Public

My commission expires:

PROPERTY ADDRESS:
1226 Lillian Street
Nashville, TN 37206

ADDRESS NEW OWNER:
The Bank of New York, as indenture
trustee for the Encore Credit Receivables Trust 2005-2
c/o Select Portfolio Servicing, Inc.
3815 South West Temple
Salt Lake City, UT 84115

SEND TAX BILLS TO:
Select Portfolio Servicing, Inc.
3815 South West Temple
Salt Lake City, UT 84115

MAP/PARCEL NOS.
083 13 0 142.00

Our File # FC08-703
Loan # 11049418