RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Robert J. Cochran and Jennifer M. Cochran

GRANTEE(s)
HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE7

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: 12/30/08 12:49 4 pgs
Fees:23.00 Taxes:399.60
20081230-0123453

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated August 9, 2005 and recorded August 12, 2005, as Instrument No. 20050812-0095888 in the Register's Office of Davidson County, Tennessee, Robert J. Cochran and Jennifer M. Cochran conveyed to Michael T. Bates, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Sebring Capital Partners, Limited Partnership and Sebring Capital Partners, Limited Partnership'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 L. SQUYRES** as Successor Trustee and **MATTHEW SMITH** as Co-Trustee by instrument of record recorded on February 11, 2008 as Instrument No. 20080211-0013393 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 identifying all interested parties of said property was made and given conformity with the terms and provisions of said Deed of Trust, and Tenn. Code Ann. Sec. 35-5-104; and

WHEREAS, pursuant to said advertisement and notice, on December 10, 2008 at the The Sommet Center 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-HE7, at and for the sum of $108,000.00, 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-HE7 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-HE7, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

BEING LOT NO. 815, ON THE PLAN OF HERMITAGE HILLS, SECTION 7, OF RECORD IN BOOK 3300, PAGE 62, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO GRANTOR(S) BY DEED RECORDED SIMULTANEOUSLY HEREWITH IN INSTRUMENT # 20050812-0095887, REGISTER'S OFFICE FOR SAID COUNTY.

Commonly known as: 7018 Bonnamere Drive, Hermitage, Tennessee 37076.

Tax Parcel No.: 07408002600

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-HE7, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 11 day of Dec, 2001.

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 11 day of Dec, 2008.

Melissa G. Peresko
Notary Public

My Commission Expires MELISSA G. PERESKO Notary Public-Arkansas Pulaski County My Commission Expires 09-08-2014

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 $108,000.00, 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 Little Rock this 11 day of Dec, 2008.

Melissa G. Peresko
Notary Public

My Commission Expires:

MELISSA G. PERESKO Notary Public-Arkansas Pulaski County My Commission Expires 09-08-2014

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE7
3476 Stateview Blvd.
Ft. Mill, SC 29715

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF Arkansas

COUNTY OF Pulaski

BEFORE ME, the undersigned authority, on this day personally appeared Matthew Smith, who after being duly sworn, deposed and stated:

1. I am the Co-Trustee with a certain deed of trust, dated August 9, 2005, recorded August 12, 2005, as Instrument No. 20050812-0095888 in the Register's Office of Davidson County, Tennessee, executed by Robert J. Cochran and Jennifer M. Cochran in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Sebring Capital Partners, Limited Partnership and Sebring Capital Partners, Limited Partnership's successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Sebring Capital Partners, Limited Partnership and Sebring Capital Partners, Limited Partnership's successors and assigns.

2. HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE7 is the holder of or agent for the holder of the indebtedness secured by said deed of trust.

3. To the best of my knowledge and belief, the mortgagors holding an interest in the above-described property were (1) not members of the Armed Forces of the United States of America and had not been members of any such entities for at least three (3) months prior to the date of the foreclosure sale the subject hereof or (2) were members Armed Forces of the United States of America at the time the security instrument was executed.

4. As such, foreclosure of this property will not be subject to the provisions of 50 U.S.C.S. §501, *et seq.* (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this 17 day of Dec, 2008.

Matthew Smith

Affiant

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 17 day of Dec, 2008.

Melissa D. Peresko
Notary Public

My Commission Expires:

MELISSA G. PERESKO
Notary Public-Arkansas
Pulaski County
My Commission Expires 09-06-2014

DServiceMembersAffidavitTN_mokere_081210_1350