FILE NO.: 5002.0819723TN\ALG
LOAN NO.: 0011941911\CONV

Davidson County DEEDTRS
Recvd: 01/12/09 10:59 2 pgs
Fees:13.00 Taxes:220.15

20090112-0002732

THIS INSTRUMENT PREPARED BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 28, 2005 and recorded in the Register's Office of Davidson County, TN, at Instrument 200512050145868, ("Deed of Trust")Emma C Ridley conveyed to C. Thomas Cates, 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 Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2005-4; and

WHEREAS, **Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2005-4,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 20081212-0119672** in the Register's Office of Davidson County, TN; 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 TN and the terms and provisions of said Deed of Trust on December 5, 12 and 19, 2008, in The Nashville Record, by which advertisement the sale was held on December 30, 2008, at the Courthouse in the City, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Phil Young, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2005-4**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $59,500.00; and

WHEREAS, the owner and holder of said debt for which said property was sold has 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 Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2005-4 as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2005-4**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Being Lot No. 302 on the Plan of Bordeaux Hills, Section 2, of record in Book 3600, Page 7, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description. Said Lot No 302 fronts 51.5 feet on the Easterly side of Holland Lane and extends back 160.88 feet on the Southerly line and 141.0 feet on the Northerly line to a line at the rear measuring 72.67 feet thereon. Being the same property conveyed to Shirley R. Ridley and Emma C. Ridley, joint tenants with right of survivorship by deed from Jerry F. Stone and wife, Nancy M. Stone on February 6, 1989, of record in Book 7767, Page 647, Register's Office for Davidson County, Tennessee. The said Shirley R. Ridley having since died May 17, 1998, leaving property to Emma C. Ridley by Right of Survivorship.

The last recorded Warranty Deed was filed of record at Instrument 7767, Page 647 in the Register's Office of Davidson County, TN.

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TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2005-4**, its successors and assigns forever, to whom the said, **Nationwide Trustee Services, Inc.**, 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, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 30th day of December, 2008.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 30th day of December, 2008, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, 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 **Nationwide Trustee Services, Inc.**, 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 corporation by himself or herself as such officer or member.

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

Notary Public

RONALD KEY NOTARY PUBLIC GWINNETT COUNTY, GA Exp. Nov. 28, 2010

My Commission Expires: 11-28-2010

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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 $59,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 30TH DAY OF DECEMBER 2008.

Notary Public

RONALD KEY NOTARY PUBLIC GWINNETT COUNTY, GA Exp. Nov. 28, 2010

My Commission Expires: 11-28-2010

MSP No.: 5002.0819723TN (Ridley)
Lender Loan No.: 0011941911
Property Address: 3204 Holland Lane, Nashville, TN 37218
Tax Parcel ID No.: 80.12-031.00

Mail Tax Notices To and Property Owner:

Saxon Mortgage Services, Inc
4708 Mercantile Drive
Fort Worth, TX 76137