PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
Fax: 901-761-5690

Davidson County DEEDTRS
Recvd: 02/09/09 10:36 3 pgs
Fees:18.00 Taxes:432.06
20090209-0010978

Name: Mario A. Hernandez, and Arely Hernandez
S&K#: 08-009812

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 22, 2004, recorded in Instrument number 20050110-0003667 in the Register's Office of Davidson County, Tennessee, Mario A. Hernandez, joined herein by wife, Arely Hernandez, conveyed to Southern Title, LLC, Trustee, 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 appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20081215-0120203, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on January 22, 2009, at the Davidson County Courthouse in Nashville, Tennessee, at 2:00 PM; and,

WHEREAS, at the time and place mentioned in said advertisement, 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 Deutsche Bank National Trust Company as Trustee under Pooling and Servicing Agreement dated as of May 1, 2005 Morgan Stanley Home Equity Loan Trust 2005-2 Mortgage Pass-Through Certificates, Series 2005-2, whose address is Barclays Capital Real Estate Inc. dba HomEq Servicing, Special Assets - NC 4742, 701 Corporate Center Drive, Raleigh, North Carolina 27607 at and for the sum of $116,772.24, that being the highest and best bid offered; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Deutsche Bank National Trust Company as Trustee under Pooling and Servicing Agreement dated as of May 1, 2005 Morgan Stanley Home Equity Loan Trust 2005-2 Mortgage Pass-Through Certificates, Series 2005-2, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro & Kirsch, LLP., as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Deutsche Bank National Trust Company as Trustee under Pooling and Servicing Agreement dated as of May 1, 2005 Morgan Stanley Home Equity Loan Trust 2005-2 Mortgage Pass-Through Certificates, Series 2005-2, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 102 on the Plan of Colewood Acres, Section 2 of record in Book 3700, Page 135, Register's Office for Davidson County, Tennessee, to which plat reference is hereby given for a more particular description of said property.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20050110-0003667 in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record Instrument number 20050110-0003667 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 2002130-0013071, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

This conveyance is subject to the right of the State of Tennessee to redeem the land as provided for in T.C.A. 67-1-1433 (c) (1). Attached hereto is a copy of said notice and letter of compliance.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Deutsche Bank National Trust Company as Trustee under Pooling and Servicing Agreement dated as of May 1, 2005 Morgan Stanley Home Equity Loan Trust 2005-2 Mortgage Pass-Through Certificates, Series 2005-2, its successors and assigns, in fee simple forever, to whom the said Shapiro & Kirsch, LLP., Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Shapiro & Kirsch, LLP., Substitute Trustee, has hereunto set his hand and seal on the date written below.

Shapiro & Kirsch, LLP.

Ashley M. Jones, Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 22 day of January, 2009, before me, a Notary Public, in and for said State and County, personally appeared Ashley M. Jones, with whom I am personally acquainted, and who, upon oath acknowledged to be the Authorized Agent of Shapiro & Kirsch, L.L.P. the within named bargainor, a limited liability partnership, and that as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Partnership.

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

TRAVIS SCAGGS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 02/01/2012

2-1-2012
My commission expires:

Travis Scaggs
Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of property conveyed (whichever is greater) is $116,772.24.

Affiant

Subscribed and sworn to before me on the date written above.

TRAVIS SCAGGS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 02/01/2012

2-1-2012
My commission expires:

Travis Scaggs
Notary Public

PROPERTY ADDRESS: 184 Suzanne Drive, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Deutsche Bank National Trust Company as Trustee under Pooling and Servicing Agreement dated as of May 1, 2005 Morgan Stanley Home Equity Loan Trust 2005-2 Mortgage Pass-Through Certificates, Series 2005-2
Special Assets - NC 4742
701 Corporate Center Drive
Raleigh, North Carolina 27607

S & K #:08-009812
Map & Parcel – 162.02-061.00

STATE OF TENNESSEE
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT
EMPLOYMENT SECURITY DIVISION
Legal Office
220 French Landing, 3B
Nashville, Tennessee 37243
(615) 741-3170
(615) 532-7386 FAX

November 25, 2008

Mr. Joe M. Kirsch
Shapiro and Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, TN 38119

RE: Property of Mario A. Hernandez
TDLWD Accts. #0569-231 1 & #0581-899 1
TDLWD Liens #08-3644 & #08-3952 (Davidson County)
S&K #08-009812
Notice of Substitute Trustee's Sale

Dear Mr. Kirsch:

Your letter of November 18, 2008, is acknowledged, along with the attendant Notice of Substitute Trustee's Sale, and this will respectfully advise:

1. That said Notice is accepted as being timely and adequate; and,

2. That the amount of delinquent unemployment taxes, penalty and interest computed to date of sale is $40,842.84.

It is requested that you further advise us after the sale regarding: (i) actual proceeds of sale; (ii) net mortgage balance owed to the foreclosing creditor; (iii) sale costs; (iv) other liens, and this Agency's apparent position of priority with respect to same; and, (v) your proposed distribution of sale proceeds.

Should you have further questions regarding this matter, please let us know.

Sincerely,

Alfred M. Smith, Jr.
Counsel to Commissioner

AMS:PDR

cc: Employer Accounts