FILE NO.: 5002.0903622TN\ALG

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 January 24, 2007 and recorded in the Register's Office of Davidson County, TN, at Instrument 200701300012478, ("Deed of Trust")Allen Nevils conveyed to USA Title and Escrow, Inc., 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 Morgan Stanley ABS Capital I Inc. Trust 2007-HE5; and

WHEREAS, **Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE5,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 20090526-0047992** 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 May 8, 15 and 22, 2009, in Nashville Record, by which advertisement the sale was held on July 02, 2009, at the Courthouse in City, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, Federal Tax Lien(s) have been filed against the subject property in the Register's Office of Davidson County, Tennessee, at Book 7813, Page 216. Notice of the sale was given to the United States pursuant to 26 U.S.C. 7425(b) and a copy is attached hereto as Exhibit "A". The response of the United States is attached hereto as Exhibit "B". The property is subject to the right of the United States to redeem pursuant to 26 U.S.C. 7425(d)(1).

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 Morgan Stanley ABS Capital I Inc. Trust 2007-HE5**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $76,500.00; 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 Morgan Stanley ABS Capital I Inc. Trust 2007-HE5 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 Morgan Stanley ABS Capital I Inc. Trust 2007-HE5**, 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. 9 on the Plan of Clairmont Subdivision, Phase I, of record in Book 6250, Page 286, Register's Office, for said County, to which plan reference is hereby made for a more complete legal description thereof. Being the same property conveyed to James Tyrone Young and Moses Dee Young, by Deed from Lisa S. Gossett, and husband, Carl Rex Gossett, dated July 18, 1994, and recorded July 21, 1994 in Book 9414, Page 415, Register's Office for Davidson County, Tennessee; the said Moses Dee Young having conveyed his interest to James Tyrone Young, by Quitclaim Deed dated May 13, 1996, and recorded November 14, 1996, In Book 10049, Page 27, said Register's Office. Being the same property conveyed to Allen Nevils by deed from James Tyrone Young dated January 25, 2005 and record in Instrument No. 200502110016107, said Register's Office.

The last recorded Warranty Deed was filed of record at Instrument 200502110016107 in the Register's Office of Davidson County, TN.

BILL GARRETT, Davidson County
Trans:T20090047103 DEEDTRS
Recvd: 07/14/09 09:12 7 pgs
Fees:38.00 Taxes:283.05
20090714-0065593

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 Morgan Stanley ABS Capital I Inc. Trust 2007-HE5**, 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 02nd day of July, 2009.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 02nd day of July, 2009, 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

My Commission Expires: 11-28-2010

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

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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 $76,500.00, 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 02ND DAY OF JULY 2009.

Notary Public

My Commission Expires: 11-28-2010

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

File No.: 5002.0903622TN (Nevils)
Property Address: 458 Claircrest Drive # 9, Antioch, TN 37013
Tax Parcel ID No.: 162010B00900CO

Mail Tax Notices To and Property Owner:

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

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Deed of Trust executed on January 24, 2007, by Allen Nevils to USA Title and Escrow, Inc., Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, under Instrument 200701300012478, ("Deed of Trust"); and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE5; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE5, the current owner and holder of said Deed of Trust, (the "Owner and Holder"), appointed the undersigned, Nationwide Trustee Services, Inc., as Substitute Trustee by instrument filed for record in the Register's Office of Davidson County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Owner and Holder, and that the undersigned, Nationwide Trustee Services, Inc., Substitute Trustee, or his duly appointed attorneys or agents, by virtue of the power and authority vested in him, will on Thursday, **June 11, 2009**, commencing at **12:00 PM** at the of Davidson County, , Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit:

Being Lot No. 9 on the Plan of Clairmont Subdivision, Phase I, of record in Book 6250, Page 286, Register's Office, for said County, to which plan reference is hereby made for a more complete legal description thereof. Being the same property conveyed to James Tyrone Young and Moses Dee Young, by Deed from Lisa S. Gossett, and husband, Carl Rex Gossett, dated July 18, 1994, and recorded July 21, 1994 in Book 9414, Page 415, Register's Office for Davidson County, Tennessee; the said Moses Dee Young having conveyed his interest to James Tyrone Young, by Quitclaim Deed dated May 13, 1996, and recorded November 14, 1996, In Book 10049, Page 27, said Register's Office. Being the same property conveyed to Allen Nevils by deed from James Tyrone Young dated January 25, 2005 and record in Instrument No. 200502110016107, said Register's Office.

PROPERTY ADDRESS: 458 Claircrest Drive # 9, Antioch, TN 37013

CURRENT OWNER(S): Allen Nevils

The sale of the above-described property shall be subject to all matters shown on any recorded plan; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and any matter that an accurate survey of the premises might disclose.

This sale is also subject to the right of redemption by the **INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY,** pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Book 7813, Page 216. Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

SUBORDINATE LIENHOLDERS: N/A

OTHER INTERESTED PARTIES: N/A

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

Exhibit A

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Nationwide Trustee Services, Inc., Substitute Trustee
c/o Amy Gonzalez
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, Ga 30329
(770) 234-9181 (ext.)
File No.: 5002.0903622TN
Insertion Dates: May 8, 15 and 22, 2009

FAX TRANSMITTAL
COVER SHEET

Date: July 10, 2009

To: Amy Gonzalez / Prommis Solutions Mail Stop: _____

Address/Organization: _____

FAX Number: 1-866-340-6338 Office Phone: _____

From: James M. Kelley, Technical Advisor Mail Stop: _____

Address/Organization: 801 Broadway Room 285, MDP 53, , Nashville, TN 37203

FAX Number: 615 250-6008 Office Phone: 615 250-5403

Number of Pages: **3** *Including cover sheet*

Message: Per your request I have attached a copy of your notice of non-judicial foreclosure sale dated May 1, 2009, for property owned by Allen Nevils, property being known as 458 Claircrest Drive #9 / Antioch, TN 37013. This notice was received by the Internal Revenue Service Technical Services on May 5, 2009. This notice was received timely.

Please visit us on the intranet at http://publish.no.irs.gov to obtain information about every nationally numbered product published by the Internal Revenue Service. If you are not an IRS employee, visit the IRS homepage at www.irs.gov to obtain current information about the IRS and its services

This communication is intended for the sole use of the individual to whom it is addressed and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this communication is not the intended recipient or the employee or agent for delivering the communication to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication may be strictly prohibited. If you have received this communication in error, please notify the sender immediately by telephone (collect if necessary), and return the communication to the address above via the United States Postal Service. Thank you.

Form **10321** (3-2007) Catalog Number 23436C Department of the Treasury-**Internal Revenue Service**

JUL-10-2009 16:38 IRS 6152506008 P.01/03

Exhibit B

NATIONWIDE TRUSTEE SERVICES, INC.

SUBSTITUTE TRUSTEE
1587 NORTHEAST EXPRESSWAY
ATLANTA, GA 30329
(770) 234-9181
FAX (770) 234-9192

May 1, 2009

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy Via Regular Mail

Area Director- Compliance
Attn: Technical Support- P. Jackson
801 Broadway MDP 53
Nashville, TN 37203

Re: **Notice of Federal Tax Lien**
File Number: 5002.0903622TN
Name Per Client: Allen Nevils
Property Address: 458 Claircrest Drive # 9
Antioch, TN 37013

Dear Sir or Madam:

I am writing to advise you in accordance with 26 U.S.C. 7425 that Saxon Mortgage Services, Inc has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on June 11, 2009. Enclosed is a copy of the Substitute Trustee's Notice, which is being published in the Davidson County legal newspaper. The recording information for the Deed of Trust, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that one federal tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy(ies) of the specific federal tax lien(s) found; said lien(s) were recorded in Book 7813, Page 216.

We are not certain that the parties named in the federal tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Allen Nevils. A copy(ies) of the deed(s) conveying the subject property into said individual(s) is/are also enclosed.

The unpaid principal balance of the loan against the above-referenced property is approximately $ 74,751.06. Interest through the sale date is approximately 4687.08. Costs and attorneys' fees associated with the sale should be approximately $1,500.00.

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return in the enclosed self-addressed stamped envelope. If you should have any questions

JUL-10-2009 16:39 IRS 6152506008 P.02/03

about this matter, please do not hesitate to contact this office.

Sincerely,
Prommis Solutions, LLC on behalf of
Nationwide Trustee Services, Inc.

Amy Gonzalez

Enclosures
cc: Saxon Mortgage Services, Inc