RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Harold Eugene Harding

GRANTEE(s)
HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE3

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

BILL GARRETT, Davidson County
Trans:T20090061299 DEEDTRS
Recvd: 09/08/09 08:41 5 pgs
Fees:28.00 Taxes:235.88
20090908-0083718

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated October 4, 2006 and recorded October 18, 2006, as Instrument No. 20061018-0129279 in the Register's Office of Davidson County, Tennessee, Harold Eugene Harding and Theresa Gale Harding conveyed to Lender's Title & Escrow, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Resmae Mortgage Corporation and Resmae Mortgage Corporation'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 **SHELLIE WALLACE** as Successor Trustee and **MATTHEW SMITH** as Co-Trustee by instrument of record recorded on July 10, 2009 as Instrument No. 20090710-0064778 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; said advertisement began on July 2, 2009 and was advertised a total of three times, prior to actual sale date; announcing the scheduled sale date of July 29, 2009; and on said date the sale was announced to be postponed to August 26, 2009.

WHEREAS, pursuant to said advertisement and notice, on August 26, 2009 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, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE3, at and for the sum of $63,750.00, that being the highest and best bid offered; and

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

NOW, THEREFORE, in consideration of the premises and the payment by HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE3 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, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE3, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 2 on the plan of Valley View Terrace, Phase I, of record in Plat Book 5200, Page 77, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for am ore complete and accurate legal description.

Being the same property conveyed to Harold Eugene Harding by Quitclaim deed recorded August 27, 2007 , as Instrument No. 20070827-0102531, Register's Office for Davidson County, Tennessee.

Commonly known as: 405 Cathy Jo Circle, Nashville, Tennessee 37211-3266.

Tax Parcel No.: 13308010500

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, as Trustee

for ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE3, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 28 day of August, 09.

Shellie Wallace
Successor 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, Shellie Wallace, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Successor Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 28 day of August, 09.

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 $63,750.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Shellie Wallace
Successor 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, Shellie Wallace, as Successor 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 LR this 28 day of August, 09.

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, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE3
3476 Stateview
Fort 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 Shellie Wallace, who after being duly sworn, deposed and stated:

1. I am the Successor Trustee with a certain deed of trust, dated October 4, 2006, recorded October 18, 2006, as Instrument No. 20061018-0129279 in the Register's Office of Davidson County, Tennessee, executed by Harold Eugene Harding and Theresa Gale Harding in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Resmae Mortgage Corporation and Resmae Mortgage Corporation'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 Resmae Mortgage Corporation and Resmae Mortgage Corporation's successors and assigns.

2. HSBC Bank USA, as Trustee for ACE Securities Corp. Home Equity Loan Trust, Series 2007-HE3 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 31st day of August, 2009.

Shellie Wallace

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, Shellie Wallace, Successor Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Successor Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 26 day of August, 09.

Melissa G. Peresko

Notary Public

My Commission Expires:

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

DServiceMembersAffidavitTN_mokere_090826_1418

Department of Defense Manpower Data Center JUN-18-2009 09:02:00

Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
HARDING	HAROLD	Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.		

Department of Defense Manpower Data Center JUN-18-2009 09:02:21

Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
HARDING	THERESA	Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.		