BILL GARRETT, Davidson County
Trans:T20090083658 DEEDTRS
Recvd: 12/11/09 10:14 2 pgs
Fees:13.00 Taxes:430.87
20091211-0113246

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

Name: Dawn Michelle Sneed,
S & K#: 05-4231

## SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 29, 2005, recorded in Instrument number 20050506-0051473 in the Register's Office of Davidson County, Tennessee, Dawn Michelle Sneed, unmarried, conveyed to American Title, 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 20091124-0107998, 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 December 8, 2009, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 AM; 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 HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE, whose address is America's Servicing Company, 3476 Stateview Blvd., MAC# X7801-013, Fort Mill, South Carolina 29715 at and for the sum of $116,450.00, 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 HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE, 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 HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Goodlettsville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, being the westerly 85 feet on the easterly 298 feet of Lot Number 38 on the map of Branford Realty Company's Alta Loma Subdivision, as of record in Book 421, Page 44, Register's Office of Davidson County, Tennessee, to wit:

Beginning in the center of Alta Loma Drive at a point 213 feet west of the intersection of said road with the west line of the right-of-way of the L & N Railroad; thence south 3 degrees 25 minutes west 425 feet to a point, which point is 298 feet west of the westerly line of the L & N railroad right-of-way; thence south 80 degrees east 85 feet to a point; thence north 3 degrees 25 minutes east and along a line parallel with and 213 feet west of said Railroad right-of-way 425 feet to the point of beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20050506-0051473 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 20050506-0051473 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200505060051472, in the Register's Office for Davidson County, Tennessee.

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

SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

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 HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE, 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

D. Denise Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 8th day of December, 2009, before me, a Notary Public, in and for said State and County, personally appeared D. Denise Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be the Managing Foreclosure Attorney of Shapiro & Kirsch, LLP 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:

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 $116,450.00.

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:

Notary Public

PROPERTY ADDRESS: 306 Alta Loma Road, Goodlettsville, TN 37072

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association, as Trustee for Home Equity Loan Trust Series ACE 2005-HE
3476 Stateview Blvd.
MAC# X7801-013
Fort Mill, South Carolina 29715

S & K #:05-4231
Map & Parcel – 03405007100