RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Julie Hargrove

GRANTEE(s)
Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3

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: T20100033597 DEEDTRS
Recvd: 06/03/10 10:38 9 pgs
Fees: 48.00 Taxes: 214.45
20100603-0042880

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated May 17, 2005 and recorded May 18, 2005, as Instrument No. 20050518-0056060 in the Register's Office of Davidson County, Tennessee, Julie Hargrove conveyed to Realty Title and Escrow, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for MILA, Inc. and MILA, Inc.'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 **DEANNA DORROUGH** as Co-Trustee by instrument of record recorded on April 14, 2010 as Instrument No. 20100414-0027991 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 April 2, 2010 and was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on May 5, 2010 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 Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3, at and for the sum of $57,960.31, that being the highest and best bid offered; and

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

NOW, THEREFORE, in consideration of the premises and the payment by Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3 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 Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3, 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-B, on the Plan of Lake Country, Section 2, of record in Plat Book 5200, Page 664 amended in 5200, 781, Register's Office for said County, to which Plan reference is hereby made for a more complete description.
>
> Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.
>
> Being the same property conveyed to Julie Hargrove by Warranty Deed recorded May 18, 2005, as Instrument No. 20050518-0056059, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 4640 Woodside Drive, Old Hickory, Tennessee 37138.
>
> Tax Parcel No.: 064 04 112.00

The above-described property is conveyed subject to the rights of the United States of America to redeem the property as provided for in 26 U.S.C. §7425(d)(1).

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 Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 6 day of May, 10.

S Wallace

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 6 day of May, 10.

Notary Public

My Commission Expires:

MISTY M. SOBANSKI
Notary Public-Arkansas
Faulkner County
My Commission Expires 06-03-2015

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 $57,960.31, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

S Wallace

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 AR this 6 day of May, 10.

Notary Public

My Commission Expires:

MISTY M. SOBANSKI
Notary Public-Arkansas
Faulkner County
My Commission Expires 06-03-2015

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3
10790 Rancho Bernardo Road
San Diego, CA 92127

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 May 17, 2005, recorded May 18, 2005, as Instrument No. 20050518-0056060 in the Register's Office of Davidson C ounty, Tennessee, executed by Julie Hargrove in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for MILA, Inc. and MILA, Inc.'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 MILA, Inc. and MILA, Inc.'s successors and assigns.

2. Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3 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 12 day of May, 10.

S Wallace
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 10 day of May, 10.

Notary Public

My Commission Expires: _____

DServiceMembersAffidavitTN_bboone_100505_1653

MISTY M. SOBANSKI
Notary Public-Arkansas
Faulkner County
My Commission Expires 06-03-2015

Department of Defense Manpower Data Center Mar-10-2010 10:41:13

Military Status Report
Pursuant to the Service Members Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
HARGROVE	JULIE	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

This Instrument Prepared by:
Wilson & Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, AR 72211
(501) 219-9388

AFFIDAVIT OF COMPLIANCE
WITH 26 U.S.C. §7425 (b) & 26 U.S.C. §7425 (c)

COUNTY OF PULASKI
STATE OF ARKANSAS

This 11 day of April, 10, personally appearing before the undersigned office authorized by law to administer oaths in said State and County, Shellie Wallace, who states on oath:

That I am more than 18 years of age, suffer no legal disability

That default occurred on Deed of Trust dated May 17, 2005, executed by Julie Hargrove, as mortgagor(s), in favor of Realty Title and Escrow as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for MILA, Inc. and MILA, Inc.'s successors and assigns, and recorded May 18, 2005, as Instrument No. 20050518-0056060 in the Register's Office of Davidson County, Tennessee, encumbering the below-described property:

> Land in Davidson County, Tennessee, being Lot No. 2-B, on the Plan of Lake Country, Section 2, of record in
> Plat Book 5200, Page 664 amended in 5200, 781, Register's Office for said County, to which Plan reference is
> hereby made for a more complete description.
>
> Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items
> set out on any applicable plat of record.
>
> Being the same property conveyed to Julie Hargrove by Warranty Deed recorded May 18, 2005 , as Instrument No. 20050518-0056059, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 4640 Woodside Drive, Old Hickory, Tennessee 37138 .

That a foreclosure sale of said property was scheduled for sale on May 5, 2010, at the The Sommet Center in Nashville, Tennessee.

That the Davidson County records indicated the following lien(s) in favor of the Internal Revenue Service on the above referenced property, filed of record on February 9, 2007, as Instrument No. 20070209-0017114, in the real estate records of Davidson County, Tennessee.

That, pursuant to 26 U.S.C. §7425(b), notice of said sale, along with a copy of each lien in favor of the Internal Revenue Service, was provided to the Internal Revenue Service at least 25 days prior to the date of sale.

That, the notice letter to the Internal Revenue Service was mailed out via overnight mail on 26 day of March, '10 and the tracking number for said notice letter is 9171 7108 2133 3935 6772 9563 (See Attachment).

That the trustee has not received a response to the notice of sale; as such none can be attached to the trustee's deed.

WILSON AND ASSOCIATES, P.L.L.C.

By: SWallace
Shellie Wallace
Successor-Trustee

ACKNOWLEDGMENT

STATE OF AR
COUNTY OF Pulaski

Before me, the undersigned, personally appeared Shellie Wallace, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be Successor-Trustee for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Home Equity Loan Trust 2005-3, Mortgage Pass-Through Certificates, Series 2005-3, whose name is subscribed to the foregoing instrument, and who acknowledges that the contents of said Affidavit were true and correct and that the Affidavit was executed for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

My Commission Expires:

MISTY M. SOBANSKI
Notary Public-Arkansas
Faulkner County
My Commission Expires 06-03-2015

WILSON & ASSOCIATES, P.L.L.C.
Attorneys at Law – Arkansas and Tennessee
1521 Merrill Drive, Suite D-220
Little Rock AR 72211
501-219-9388; Fax: 501-219-9458
Internet: www.wilson-assoc.com

March 26, 2010

INTERNAL REVENUE SERVICE
Attention: Mr. Kelly
801 Broadway, **MDP 53**
Nashville, Tennessee 37203

91 7108 2133 3935 6772 9563

RE: Julie Hargrove
4640 Woodside Drive
Old Hickory, Tennessee 37138
Loan No. 20552980 / W&A No. 913-171166

Dear Mr. Kelly:

By this certified letter, notice is hereby given pursuant to 26 U.S.C. §7425(b) of a foreclosure of a deed of trust superior to a federal tax lien filed against the Defendant, Julie B. Hargrove, said lien being more particularly described in the enclosed sale notice. In addition, the following information is provided in regard to the above-referenced non-judicial foreclosure sale:

1. Chase Home Finance, LLC
10790 Rancho Bernardo Road
San Diego, CA 92127

2. A copy of the federal tax lien(s);

3. A copy of the property description and title opinion;

4. Sale date and location: May 5, 2010 at 10:00 A.M. at the The Sommet Center in Nashville, Tennessee; and

5. The principal balance due is $62,312.88; and the approximate legal fees and costs are $2,500.00.

3225

Form 668 (TX)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA 85
Lien Unit Phone: (800) 829-3903

Serial Number
342579207

For Optional Use by Recording Office

Davidson County LIENFIL
Rcpt#: 02/08/07 11:18 1 pgs
Fees:12.00 Taxes:0.00

20070209-0017114

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer JULIE B HARGROVE

Residence 4642 WOODSIDE DR
OLD HICKORY, TN 37138-1945

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2005	[redacted]-8637	05/29/2006	06/28/2016	9367.92
				Total	$ 9367.92

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

This notice was prepared and signed at DALLAS, TX, on this,

the 30th day of January, 2007.

Signature R. A. Mitchell
for THERESA HARLEY

Title
ACS
(800) 829-3903

25-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(TX)(c) (Rev. 2-2004)
CAT. NO 60025X