THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 Lenox Center Court, Suite 202
MEMPHIS, TN 38115

NAME: Brian Williams
S&K#: 00-0542
LOAN#: 899016679

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 14, 1998, recorded in Book 11284, Page 382, Register's Office of DAVIDSON County, Tennessee, Brian Williams, a married man, conveyed to Fidelity Mortgage Trustee Service, 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 200005310053948, 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 March 28, 2001, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 HomeComings Financial Network, Inc., whose address is 9275 Sky Park Court Third Floor San Diego, CA 92123, at and for the sum of $90,911.00, 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 HomeComings Financial Network, Inc., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said HomeComings Financial Network, Inc., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in the 8th, formerly the 12th Civil District, Davidson County, Tennessee, to wit:

Beginning at a point in the Charlotte Pike, Jones Crowell's northeast corner, red oak pointer; thence South 4 degrees West, with said Crowell's east line, 28 poles to the northeast corner of the property conveyed to Alice Hulon, by Deed from Arthur Lee William and wife, of record in Book 2495, Page 308, Register's Office for said County; thence with Hulon's eastern boundary line,

Davidson County DEEDTRS
Recvd: 04/10/01 14:00 3pgs
Fees:15.00 Taxes:336.37
20010410-0035459

South 4 degrees West 17 poles to a stone pile, white oak and persimmon pointers at the northeast corner of another tract of said Alice Hulon; thence South 80 degrees East 16 poles to a stake and hickory pointers; thence North 4 degrees East 47 poles to a point in the Charlotte Pike; thence with said Pike, South 88 degrees West 16 poles to the beginning.

This legal description is identical with that in Deed recorded in Book 11284, Page 382, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 11284, Page 382, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Quit Claim Deed at Book 8920, Page 36, Register's Office for DAVIDSON County, Tennessee.

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

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 HomeComings Financial Network, Inc., its successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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 Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the 29th day of March, 2001.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 29th day of March, 2001, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the 29th day of March, 2001.

My commission expires: 6/11/03

NOTARY PUBLIC AT LARGE SHELBY CO. TN

Mary K Alessandrates
Notary Public

00-0542

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $90,911.00, 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 the 29th day of March, 2001.

6/11/03
My commission expires

Notary Public

PROPERTY ADDRESS: 8031 Old Charlotte Pike, , NASHVILLE, TN, 37209

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HomeComings Financial Network, Inc.
9275 Sky Park Court Third Floor
San Diego, CA 92123

S & K #:00-0542
Map & Parcel - 113-56