RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Grisel Gayles

GRANTEE
EMC Mortgage Corporation

When recorded return to:
Realty Title & Escrow Company, Inc.
383 Johnny Cash Parkway, Suite 140
Hendersonville, TN 37075

Davidson County DEEDTRS
Recvd: 03/20/03 11:25 3pgs
Fees:18.00 Taxes:303.16
20030320-0036880

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 6, 2000 and recorded on July 18, 2000 as Instrument No. 200007180070936 in the Register's Office of Davidson County, Tennessee, Grisel Gayles conveyed to Thomas F. Baker, IV, of Shelby County, Memphis, TN, as Trustee for First Horizon Home Loan Corporation D/B/A First Tennessee Home Loans, 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 the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on May 21, 2001 as Instrument No. 20010521-0052198 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 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 said Deed of Trust, by which advertisement notice was given that the sale was to be held on December 18, 2002 at the Davidson County Courthouse in Nashville, Tennessee; 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 First Horizon Home Loans, at and for the sum of $81,934.20, that being the highest and best bid offered; and

WHEREAS, the said First Horizon Home Loans has assigned its interest in the said property to the Federal Home Loan Mortgage Corporation, and unto its successors and assigns; 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 First Horizon Home Loans of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said EMC Mortgage Corporation, 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 Number 31-A, on the Plan of Zone Lot Division, Lots 31 and 33, Edge-O-Lake, Section 20-A, of record in Book 5800, Page 206, Register's Office for Davidson County, Tennessee. Being the same property conveyed to grantor by deed being recorded simultaneously herewith.

Commonly known as: 2775 Watersview Drive, Nashville, Tennessee 37217

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 the EMC Mortgage Corporation, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 18 day of Dec, 2002.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in LR this 18 day of Dec, 2002.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2003

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 $0.00,* which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

*81,934.20

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in LR this 16 day of Dec, 2002.

Notary Public

My Commission Expires: OFFICIAL SEAL MATTHEW D. MARTIN NOTARY PUBLIC-ARKANSAS PULASKI COUNTY My Commission Expires 03-24-2006

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
EMC Mortgage Corporation
909 Hidden Ridge Drive
Irving, TX 75038

Parcel No. 136/13/139.00

FHA No. 483-2811211-703
DSTDeedforFHLMC_KAlston_030221_1554

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