THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
6750 Lenox Center Court, Suite 20?
MEMPHIS, TN 38115

NAME: Ronald Siener,
S&K#: 03-2669
LOAN#: 5300853438

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 11, 2001, recorded in Instrument No. 20010119-0006073,, Register's Office of Davidson County, Tennessee, Ronald Siener, a single man, conveyed to Mary Frances Rudy, 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 No. 20030731-0108823, 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 September 3, 2003, 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is 2839 Paces Ferry Road NW, Suite 700, Atlanta, GA 30339, at and for the sum of $133080.88, that being the highest and best bid offered; and,

WHEREAS, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. has assigned its interests in the said property to Federal Home Loan Mortgage Corporation, its successors and assigns; 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Federal Home Loan Mortgage Corporation, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 330, of Peppertree Forest, Planned Unit Development, as of record in Book 7900, Page 572, Register's Office for Davidson County, Tennessee, to which plat reference is made for a more complete legal description.

This legal description is identical with that in Deed recorded in Instrument No. 20010119-0006073, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 20010119-0006073, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 10/15/03 11:55 2pgs
Fees:12.00 Taxes:0.00
20031015-0152857

The last quit claim deed of record is Quit Claim Deed recorded in Instrument No. 20001107-0110373, 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 Federal Home Loan Mortgage Corporation, its successors and assigns, in fee simple forever, to whom the said Denise Griffin, 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 Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on September 3, 2003.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On September 3, 2003, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin 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 day and year above written.

12/20/05
My commission expires.

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO., TN
My Comm. Exp. 12-20-05

Notary Public

NO TAX/EXEMPT AGENCY

PROPERTY ADDRESS: 4249 Laurenwood, , Antioch, Tn 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal Home Loan Mortgage Corporation
2839 Paces Ferry Road NW
Suite 700
Atlanta, Georgia 30339

S & K #:03-2669
Map & Parcel - 165-130AD-13000