RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Mi Kyong Han

GRANTEE(s)
Countrywide Home Loans, Inc.

Davidson County DEEDTRS
Recvd: 02/11/04 09:41 3pgs
Fees:18.00 Taxes:635.90
20040211-0016407

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 29, 2002 and recorded on August 1, 2002 as Instrument No. 20020801-0092225 in the Register's Office of Davidson County, Tennessee, Mi Kyong Han, and Chun Soo Han conveyed to Donald A. Gilliam of Rutherford County, Tennessee, as Trustee for NVR Mortgage Finance, Inc., 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 January 5, 2004 as Instrument No. 20040105-0000951 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 January 21, 2004 at the Gaylord Entertainment Center 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 Countrywide Home Loans, Inc., at and for the sum of $171,865.53, 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 Countrywide Home Loans, Inc. 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 Countrywide Home Loans, Inc., 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 116 on the Plan of First Revision, Riverside, Phase 3, as of record in Instrument Number 20010404-0032691, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description. Being the same property conveyed to Mi Kyong Han by Warranty Deed from NVR, Inc T/A Fox Ridge Homes, recorded immediately prior to the recording hereof in Instrument Number 20020801-0092224, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 908 Glenridge Lane, Nashville, Tennessee 37221

W&A No. 726-2031483

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 Countrywide Home Loans, Inc., 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 21st day of January, 2004

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 Little Rock, Arkansas this 21st day of January, 2004.

Notary Public

My Commission Expires: _____

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 $171,865.53, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

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 Little Rock, Arkansas this 21st day of January, 2004.

Notary Public

My Commission Expires: _____

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Countrywide Home Loans, Inc.
7105 Corporate Drive
Mail Stop PPX-C-35
Plano, TX 75024

Parcel No. 142-13-OB.116

DSTDeedforPMI_dtaylor_040204_1428

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