PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6750 Lenox Center Court, Suite 202
Memphis, TN 38115
901-767-5566
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Name: Jeanne Bernauer
S&K#: 04-1266
Loan#: 5100497956

Davidson County DEEDTRS
Recvd: 11/04/04 11:26 2pgs
Fees:13.00 Taxes:365.91
20041104-0133074

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 2, 2001, recorded in Instrument Number 20010110-0003006, Register's Office of Davidson County, Tennessee, Jeanne Bernauer, unmarried, conveyed to Arnold M. Weiss, 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 Number 20040601-0063799, 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 October 25, 2004, 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 Washington Mutual Bank, FA, whose address is P.O. box 1169, Milwaukee, WI 53201-1169, at and for the sum of $98,894.09, that being the highest and best bid offered; and,

WHEREAS, the said Washington Mutual Bank, FA 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 Washington Mutual Bank, FA, 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 Madison, County of Davidson, State of Tennessee, to-wit:

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

Lot Numbers 160, 161,162, and 163, of Block "B" on the map of Marthonna, not of record, described as follows:

Beginning at a point in the westerly margin of Ezell Road at the corner of Lots 159 and 160; thence with the line between said Lots north 86 degrees 02 minutes west 422.5 feet to the corner of said lot and of Lot Numbers 78 and 79 of Block "B"; thence north 02 degrees 58 minutes east 100 feet to the corner of Lot Numbers 163 and 164 south 06 degrees 02 minutes east 422.5 feet to the west margin of Ezell Road east; thence with the margin of same south 2 degrees 58 minutes west 100 feet to the beginning.

This legal description is identical with that in Trust Deed recorded in Instrument Number 20010110-0003006, 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 Number 20010110-0003006, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 9977, Page 520, 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 the date written below.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 28th day of Oct., 2004, 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:

Notary Public

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 $98,894.09 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 date written above.

12/20/05
My commission expires:

Notary Public

PROPERTY ADDRESS: 320 East Marthona Road, Madison, TN 37115

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 #:04-1266
Map & Parcel – 042-15-0-060.00