RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Brian Gilbert and Trisha A. Gilbert a/k/a Trisha Gilbert

GRANTEE(s)
Donaldson, Lufkin, & Jenrette Mortgage Capital, Inc.

Davidson County DEEDTRS
Recvd: 12/14/04 08:41 3pgs
Fees:18.00 Taxes:259.91
20041214-0148148

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 1, 2003 and recorded on December 8, 2003 as Instrument No. 20031208-0176089 in the Register's Office of Davidson County, Tennessee, Brian Gilbert, and Trisha A. Gilbert a/k/a Trisha Gilbert conveyed to Bluegrass Title Company, as Trustee for Decision One Mortgage Company, L.L.C., 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 **CHRISTOPHER L. PALMER** as Successor Trustee by instrument of record recorded on November 1, 2004 as Instrument No. 200411010131135 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 said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale of said property was, by said Successor-Trustee, made and given conformity with the terms and provisions of said Deed of Trust, and

WHEREAS, pursuant to said advertisement and notice, on November 24, 2004 at the Gaylord Entertainment Center in Nashville, Tennessee, 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 Donaldson, Lufkin, & Jenrette Mortgage Capital, Inc., at and for the sum of $70,246.11, 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 Donaldson, Lufkin, & Jenrette Mortgage Capital, Inc. of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Successor Trustee, does hereby grant, bargain, sell, and convey to the said Donaldson, Lufkin, & Jenrette Mortgage Capital, Inc., its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> A certain tract or parcel of land situated in Davidson County, State of Tennessee, described as follows, to-wit: Land in Davidson County, Tennessee, being Lot Number 28A on the Plan of Zone Lot Division of Lots 23, 27, 28 and 48, Hunter's Point Subdivision, of record in Book 5200, Page 736, as amended in Book 6900, Page 366, Register's Office for said County. Said Lot Number 28A fronts 43.21 feet on the Westerly margin of Hunter's Point Lane and extends back 176.56 feet on the Southerly line and 175.42 feet on the Northerly line which is a broken line to a dead line in the rear, measuring 43.51 feet thereon. Being the same property conveyed to Brian Jeffrey Gilbert and wife, Trisha Anne Gilbert by Warranty Deed from Roger J. Maynard and wife, Mary J. Maynard on the 28th day of September, 1997 of record in Book 10625, Page 312, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 5162 Hunters Point Lane, Hermitage, Tennessee 37076

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 Donaldson, Lufkin, & Jenrette Mortgage Capital, Inc., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee, has hereunto set his hand and seal this 24 day of Nov, 2004.

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS)
)ss:.
COUNTY OF PULASKI)

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Christopher L. Palmer, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument as Successor Trustee, for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 24 day of Nov, 2004.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

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 $70,246.11, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS)
)ss:.
COUNTY OF PULASKI)

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Christopher L. Palmer, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument as Successor Trustee, for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 24 day of Nov, 2004.

Notary Public

My Commission Expires:

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Donaldson, Lufkin, & Jenrette Mortgage Capital, Inc.
The Forum, Tower C, 10th Floor
1655 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401

Parcel No. 09805012700

DSTDeedforPMI_JGorman_041124_1212

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