Davidson County DEEDTRS
Recvd: 12/29/04 10:15 2pgs
Fees:13.00 Taxes:361.68
20041229-0153637

Tennessee
Map: #133-8-141

Patricia Gifford
HFN: #0435451190

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 20, 2003, and recorded in REGISTER'S INSTRUMENT: #20030307-0030574, in the Register's Office of Davidson County, Tennessee, Patricia C. Gifford, Unmarried, conveyed to Lenders Express Title & Escrow, Inc., Trustee(s), 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 REGISTER'S INSTRUMENT: #20040630-0077464, in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on December 14, 2004, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center of Davidson County, 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 sale JPMORGAN CHASE BANK AS TRUSTEE, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of NINETY SEVEN THOUSAND SEVEN HUNDRED FIFTY DOLLARS AND 00/100; 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 JPMORGAN CHASE BANK AS TRUSTEE of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said JPMORGAN CHASE BANK AS TRUSTEE, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in NASHVILLE, COUNTY OF DAVIDSON, State of Tennessee, to-wit:

ALL THAT CERTAIN LOT OR PARCEL OF LAND LYING AND BEING IN DAVIDSON COUNTY TENNESSEE BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEING LOT NUMBER 46 ON THE PLAN OF PHASE II VALLEY VIEW TERRACE, OF RECORD IN BOOK 5200, PAGE 119 REGISTER'S OFFICE FOR DAVIDSON COUNTY TENNESSEE TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION. SAID LOT NO. 46 FRONTS 101.48 FEET ON THE EASTERLY MARGIN OF CATHY JO CIRCLE AND EXTENDS BACK 177.71 FEET ON THE NORTHEASTERLY LINE AND 196.62 FEET ON THE SOUTHERLY LINE TO A DEAD LINE IN THE REAR, MEASURING 36.06 FEET THEREON.

PATRICIA C. GIFFORD, UNMARRIED, HER HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in BOOK: #8775, PAGE: #494, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto JPMORGAN CHASE BANK AS TRUSTEE, with full power in trustee to sell, mortgage, lease, convey, or otherwise dispose of said property, any purchaser, lessee or encumbrancer being hereby expressly relieved of the necessity of looking to the application of the proceeds of any such sale, lease, mortgage or other disposition, and unto the successors and assigns of the said trustee in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	96,933.00
	$97,750.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on December 14, 2004 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On December 14, 2004 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss 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.

Marci Harper
NOTARY PUBLIC

MARCI HARPER NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 8-3-05

My Commission Expires: 8-3-05

STATE TAX $
CLERK'S FEE $

TOTAL $

PROPERTY ADDRESS
521 CATHY JO CIRCLE
NASHVILLE, TENNESSEE 37211

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

JPMORGAN CHASE BANK AS TRUSTEE
C/O HOMECOMINGS FINANCIAL NETWORK
9350 WAXIE WAY
SAN DIEGO, CA 92123

MORTGAGEE: NONE

THIS INSTRUMENT PREPARED BY:
ARNOLD M. WEISS
ATTORNEY AT LAW
208 ADAMS AVENUE
MEMPHIS, TENNESSEE 38103

RETURN TO: →

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 97750.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF December 14 20 04
NOTARY PUBLIC Marci Harper
MY COMMISSION EXPIRES 8-3-05

MARCI HARPER NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 8-3-05