Davidson County DEEDTRS
Recvd: 03/02/05 13:13 3 pgs
Fees:18.00 Taxes:213.68
20050302-0023016

This instrument prepared by:

Kleinsmith & Associates, P.C.
6035 Erin Park Drive
Colorado Springs, Co 80918

INST. NO. 20020909-0109186

Responsible Taxpayer and Property Owner:
Tax Parcel No. 161-11-0-A-010.00

Name: Countrywide Home Loans, Inc. for the benefit of Franklin Bank

Address: c/o Countrywide Home Loans, Inc.
7105 Corporate Drive
Plano, TX 75024

Common Description: 352 Huntington Ridge Drive
Nashville, TN 37211

Legal Description: Land in Davidson County, Tennessee, being Unit Number 10 on the Plan of Huntington Ridge Townhouses, of record in Plat Book 4675, Page 9, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a complete and accurate description thereof.

I, or we, hereby swear or affirm that the actual consideration for the transfer or value of the property transferred, whichever is greater, is $57,750.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Philip M. Kleinsmith, Trustee

Sworn to and subscribed before me,
by Philip M. Kleinsmith, Trustee,
this 24th day of February, 2005

Notary Public
My Commission Expires: 10/21/07.

NOTARY PUBLIC

SUCCESSOR TRUSTEE'S DEED

Whereas, by virtue of the power and authority vested under that Deed of Trust executed by **Rebecca Usher** dated **09/03/2002** and recorded **09/09/2002** at Instrument No. **20020909-0109186**, Register's Office of Davidson County, Tennessee, given to secure payment of a certain indebtedness evidenced by a promissory note set forth therein, payable to the order of **Mortgage Electronic Registration Systems, Inc. acting solely as nominee for America's Wholesale Lender** default having been made in the performance of the terms and provisions of the Deed of Trust, demand having been made upon the said Debtor for payment in accordance with the provisions of the Deed of Trust, default having been made in the payment upon demand, said indebtedness described by the said Deed of Trust having been declared to be due and payable in accordance with the terms thereof, said default continuing without reinstatement, at the request of Holder of the note for the purpose of effecting payment of all sums due under the terms of the note and Deed of Trust, principal interest and costs of sale, Philip M. Kleinsmith, Trustee, did on Thursday, **February 24, 2005** at 10:00 a.m. pursuant to the advertisement published in the **Nashville Record News** and sent by mail to the Debtor and lienors of record, offer for sale, at **Front Steps of Old West Ben Library Building, 225 Polk Avenue, Nashville**, TN, in bar of the equities of redemption, dower and homestead, the hereinafter described real estate, at which sale **Mortgage Electronic Registration Systems, Inc. acting solely as nominee for America's Wholesale Lender** became the highest and best bidder(s) at and for the sum of **$57,750.00** and

WHEREAS, the proceeds of the sale were sufficient to satisfy all sums of principal, interest, attorney fees, costs and other sums accruing under the terms of the aforesaid Deed of Trust.

WHEREAS, **Mortgage Electronic Registration Systems, Inc. acting solely as nominee for America's Wholesale Lender** directed and instructed the undersigned to transfer, convey and assign the real estate described herein to the **Countrywide Home Loans, Inc. for the benefit of Franklin Bank,** and to deliver the deed of reconveyance to said Department;

NOW THEREFORE, Philip M. Kleinsmith, Trustee, exercising the power and authority vested in him, and in bar of the equities of redemption, dower and homestead, does hereby sell, transfer , and convey unto **Countrywide Home Loans, Inc. for the benefit of Franklin Bank**, Grantee, the following described real estate, to wit:

Land in Davidson County, Tennessee, being Unit Number 10 on the Plan of Huntington Ridge Townhouses, of record in Plat Book 4675, Page 9, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a complete and accurate description thereof.

To HAVE AND TO HOLD said described real estate unto the Grantee, his successors and assigns, forever in fee simple

Sale was advertised and made as Trustee only, without covenants or warranties of title, express or implied, subject to any governmental zoning or subdivision ordinances in effect thereon and this conveyance is so made. However, Grantor, as Trustee, but not otherwise, hereby assigns and sets over to Grantee all of the covenants and warranties contained in the Deed of Trust recorded at **Instrument No. 20020909-0109186**, referred to therein.

IN WITNESS WHEREOF, Philip M. Kleinsmith, Trustee, has caused these presents to be executed this 24th day of February, 2005.

PHILIP M. KLEINSMITH, Trustee

STATE OF COLORADO)
COUNTY OF EL PASO)

Before me, Angenette Linaman, a Notary Public , duly appointed, commissioned, and qualified in and for the State and County aforesaid, personally appeared Philip M. Kleinsmith, Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), to be the person described in and who executed the foregoing instrument and acknowledged that he executed same as his free act and deed.

This the 24th day of February, 2005.

NOTARY PUBLIC

Notary Public

My Commission Expires: 10/21/07.