**(GAINES, CALVIN/FRANKLIN CREDIT)**
This instrument prepared by:
J. PHILLIP JONES
TATUM & JONES
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
**MAP/PARCEL 51-8-5**
**1103 GIBSON DR.**
**MADISON, TN 37115**

NO MORTGAGE
New Owner - Send Tax Bills:
**FRANKLIN CREDIT MANAGEMENT CORPORATION**
**THE OLD MERCANTILE EXCHANGE BLDG.**
**SIX HARRISON STREET**
**NEW YORK, NY 10013**

Davidson County DEEDTRS
Recvd: 04/01/05 13:57 2 pgs
Fees:13.00 Taxes:374.20
20050401-0035553

**SUBSTITUTE TRUSTEE'S DEED**

**WHEREAS, on JULY 20, 2000, MICHAEL I. MOSSMAN,** was named Trustee in a Deed of Trust of even date executed by **CALVIN V. GAINES AND WIFE, ANGELA D. GAINES,** conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$88,190.00**, principal and interest at **10.168%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT # 200007270074236,** in the Register's Office for **DAVIDSON** County, Tennessee; and

WHEREAS, **I. DYKE TATUM**, was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT # 20050211-0015839**, in the Register's Office for **DAVIDSON** County, Tennessee; I, **I. DYKE TATUM**, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: **MARCH 3, 2005/MARCH 10, 2005/MARCH 17, 2005.** in **THE NASHVILLE RECORD**, a newspaper published in **DAVIDSON** County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on **APRIL 1, 2005, at 11:00 A.M. OUTSIDE THE DOOR OF THE DAVIDSON COUNTY REGISTER OF DEEDS WHICH IS INSIDE THE GAYLORD ENTERTAINMENT CENTER AT 501 BROADWAY, SUITE 501 (ENTER THE NORTHWEST ENTRANCE NEAR 6$^{TH}$ AVENUE SOUTH) IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE I I. DYKE TATUM**, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time **FRANKLIN CREDIT MANAGEMENT CORPORATION, THE OLD MERCANTILE EXCHANGE BLDG., SIX HARRISON ST. NEW YORK, NEW YORK 10013**, submitted the highest and best bid in the amount of **$101,135.40**

NOW THEREFORE, in consideration of the premises, I, **I. DYKE TATUM**, Substitute Trustee, do hereby sell, transfer and convey to **FRANKLIN CREDIT MANAGEMENT CORPORATION.** its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

**PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:**

**LOT 79 ON THE PLAN OF STRATTON HEIGHTS, AS OF RECORD IN BOOK 1835, PAGE 13, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.**

**BEING THE SAME PROPERTY CONVEYED TO CALVIN V. GAINES AND WIFE ANGELA D. GAINES, BY WARRANTY DEED FROM ALLEN F. SMITH AND WIFE MARY KATHLEEN SMITH, DATED JUNE 29, 1990, AND RECORDED JULY 3, 1990, IN BOOK 8144, PAGE 798, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE**

I, **I. DYKE TATUM**, Substitute Trustee, convey to **FRANKLIN CREDIT MANAGEMENT CORPORATION.**, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at Nashville, Tennessee, on APRIL 1, 2005.

**I. DYKE TATUM**
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, **I. DYKE TATUM**, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at Nashville, Tennessee on APRIL 1, 2005

Notary Public

My Commission Expires: March 21, 2009

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is **$101,135.00**

Affiant

Subscribed and sworn to before me, this 1ST day of APRIL, 2005.

Notary Public

My Commission Expires: March 21, 2009

RETURN TO:
J. PHILLIP JONES
TATUM & JONES
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228