FILE NO.: 382.0421616TN\jyv
LOAN NO.: 0800399628\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN,
L.L.C.
3300 N.E. Expressway, Suite 8B
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 04/04/05 09:48 2 pgs
Fees:13.00 Taxes:283.05
20050404-0036017

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 29, 1998, and recorded in the Register's Office of Davidson County, TN, at Instrument No. 11187, Page 587, ("Deed of Trust"), as re-recorded at Instrument No. 11205, Page 713, aforesaid records, and Ricky A Finchum and Debra E Finchum conveyed to Gary B. Fisher, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Bank One, National Association, F/K/A The First National Bank of Chicago, As Trustee; and

WHEREAS, **Bank One, National Association, F/K/A The First National Bank of Chicago, As Trustee,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 20050316-0028720, Page** , 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 requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 1/6/05, 1/13/05 and 1/20/05, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 27, 2005, at the At the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Higgins, Himmelberg & Piliponis, P.L.L.C., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Bank One, National Association, F/K/A The First National Bank of Chicago, As Trustee**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 76,500.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to **Bank One National Association, f/k/a The First National Bank of Chicago, as trustee,** his/her successors and assigns;

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Bank One, National Association, F/K/A The First National Bank of Chicago, As Trustee as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Bank One National Association, f/k/a The First National Bank of Chicago, as trustee,** his/her successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 247 on the plan of Debra Heights Section one of Record in Plat Book 3842, Page 20, Register's Office for said County, to which reference is made for a more complete description.
Being the same property conveyed to the Grantors herein by deed of even date being recorded simultaneously herewith.

The last recorded Warranty Deed was filed of record at Book 11187, Page 584, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Bank One National Association, f/k/a The First National Bank of Chicago, as trustee,** his/her successors and assigns, forever, to whom the said, **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C.**, Substitute Trustee, has hereunto set his hand, this 27th day of January, 2005.

Priority Trustee Services of TN, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On this 27th day of January, 2005, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Dionne Simmons, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Priority Trustee Services of TN, L.L.C.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

WITNESS my hand and Notarial Seal the day and year above written.

Notary Public

My Commission Expires: _____

GERMAINE DUNCAN NOTARY PUBLIC CLAYTON COUNTY GEORGIA EXPIRES SEPT. 21, 2007

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STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 76,500.00, 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 THIS 27th DAY OF JANUARY 2005.

Notary Public

My Commission Expires: _____

GERMAINE DUNCAN NOTARY PUBLIC CLAYTON COUNTY GEORGIA EXPIRES SEPT. 21, 2007

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MSP No.: 382.0421616TN (Finchum)
Lender Loan No.: 0800399628
Property Address: 825 Richards Road, Antioch, TN 37013
Tax Parcel ID No.: 148-12-0; 83.00

Mail Tax Notices To and Property Owner:
Homecomings/Fidelity National Foreclosure & Bankruptcy
Suite 200, 1270 Northland Drive
Mendota Height, MN 55120