RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
James M. Smith and Wailueina Smith

GRANTEE(s)
Accredited Home Lenders, Inc., A California Corporation

Davidson County DEEDTRS
Recvd: 05/12/05 15:21 3 pg
Fees:18.00 Taxes:222.00
20050512-0053948

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated December 16, 1999 and recorded December 23, 1999, as Instrument No. 199912230306662 in the Register's Office of Davidson County, Tennessee, James M. Smith, and Wailueina Smith conveyed to Nashville Escrow and Title, as Trustee for Accredited Home Lenders, Inc., A California Corporation, 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 September 8, 2004 as Instrument No. 200409080108433 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 May 4, 2005 at the GAYLORD ENTERTAINMENT CENTER, 501 BROADWAY 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 Accredited Home Lenders, Inc., A California Corporation, at and for the sum of $60,000.00, 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 Accredited Home Lenders, Inc., A California Corporation 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 Accredited Home Lenders, Inc., A California Corporation, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Being Lot No. 211 on the Map of Miro Meadows, as of record in Book 1424, Pages 94 and 95, Register's Office for said County. Said Lot No. 211 fronts 70 feet on the East side of Goodbar Drive and runs back between lines, 147.4 feet on the North line and 146.9 feet on the Southerly line, to a dead line in the rear, on which it measures 70 feet. Being all the same property conveyed to James M. Smith and wife, Wailuenia by deed dated 4/4/97 from Geneva R. Stilts, single of record in Book 10419, Page 288 Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 922 Goodbar Drive, Nashville, Tennessee 37217.
>
> Tax Parcel No.: 107-14-0 103.00

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 Accredited Home Lenders, Inc., A California Corporation, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his hand and seal this 9 day of May, 2005.

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
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 9 day of May, 2005.

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 $60,000.00, 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
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 foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in LR this 9 day of May, 2005.

Notary Public

My Commission Expires: _____

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

PROPERTY OWNER OR AGENCY
RESPONSIBLE FOR PAYMENT OF TAXES:
Accredited Home Lenders, Inc., A California Corporation
17089 Via Del Campo
Building 3, Second Floor
San Diego, CA 92127

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
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(501) 219-9388