RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Sandra Garcia and Jose M. Romero

GRANTEE(s)
Chase Home Finance, L.L.C.

Davidson County DEEDTRS
Recvd: 07/26/05 07:46 2 pgs
Fees:13.00 Taxes:431.49
20050726-0086426

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated February 11, 2004 and recorded February 24, 2004, as Instrument No. 20040224-0020894 in the Register's Office of Davidson County, Tennessee, Sandra Garcia, and Jose M. Romero conveyed to Fidelity National Title Insurance Company of New York, as Trustee for Encore Credit Corp., 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 has appointed **CHRISTOPHER L. PALMER** as Successor Trustee by instrument of record recorded on June 10, 2005 as Instrument No. 20050610-0066452 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 June 29, 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 Chase Home Finance, L.L.C., at and for the sum of $116,620.17, 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 Chase Home Finance, L.L.C. 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 Chase Home Finance, L.L.C., its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being Lot No. 472 on the Plan of Towne Village of the Country, Section 5-B, of record in Book 6250, Page 783 and 784, Register's Office for Davidson County, Tennessee. Said Lot Number 472 fronts 67.50 feet on the Southerly margin of Country Way Road and extends back between parallel lines 1225 feet to a dead line in the rear measuring 67.50 feet thereon. Being the same property conveyed to Sandra Garcia and husband, Jose M. Romero by deed from Isa A. Conway, dated February 11, 2004 of record in Instrument Number 20040224-0020893, Register's Office for Davidson County, Tennessee. Jose M. Romero joins in this conveyance to convey any and all interest he may have to said property.

Commonly known as: 3553 Country Way Road, Antioch, Tennessee 37013.

Tax Parcel No.: 150-08-0 088.00

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 Chase Home Finance, L.L.C., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his hand and seal this 8 day of July, 2005

Christopher L. Palmer
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF ~~PULASKI~~ Saline

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 8 day of July, 2005.

Shannon L. Defoe
NOTARY PUBLIC
Saline County, Arkansas
My Commission Exp. 8-10-2011

Notary Public

My Commission Expires: _____

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 $116,620.17, 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~~ Saline

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 AR this 8 day of July, 2005.

Notary Public

My Commission Expires: _____

Shannon L. Defoe
NOTARY PUBLIC
Saline County, Arkansas
My Commission Exp. 8-10-2011

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Chase Home Finance, L.L.C.
10790 Rancho Bernardo Road
San Diego, CA 92127

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388