FILE NO.: 353.0509365TN\M
LOAN NO.: 446428\CONV

Davidson County DEEDTRS
Recvd: 07/26/05 07:50 2 pgs
Fees:13.00 Taxes:220.15
20050726-0086428

THIS INSTRUMENT PREPARED BY & RETURN TO:
Priority Trustee Services of TN, L.L.C.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 26, 2004 and recorded in the Register's Office of Davidson County, TN, at Instrument 20040805-0094267, ("Deed of Trust")Terry M. Henderson and Casandra D. Henderson conveyed to Arnold M. Weiss, 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 HSBC Bank USA, National Association as Trustee for the MLMI Trust series 2005-WMC1; and

WHEREAS, **HSBC Bank USA, National Association as Trustee for the MLMI Trust series 2005-WMC1,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 20050712-0080249** in the Register's Office of Davidson County, TN; 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 TN and the terms and provisions of said Deed of Trust on 06/09/2005, 06/16/2005, 06/23/2005, in THE NASHVILLE RECORD, by which advertisement the sale was held on July 14, 2005, at the At the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, TN, 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 **HSBC Bank USA, National Association as Trustee for the MLMI Trust series 2005-WMC1**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $59,500.00; and

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 HSBC Bank USA, National Association as Trustee for the MLMI Trust series 2005-WMC1 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 **HSBC Bank USA, National Association as Trustee for the MLMI Trust series 2005-WMC1,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Located in the 11W-58020 Civil District of Davidson County, Tennessee. Land in the City of Nashville, Tennessee, and being more particular described as lot no. 10 on the map of University Heights Subdivision, section 2, revised, as of record in book 1424, page 122, Register's office for said County described as follows: Beginning at a point in the southwesterly terminus circle of College Avenue at the corner of lot nos. 10 and 11; thence with the line between said lots south 46 deg. 27' west 215.93 feet to a point; thence south 40 deg. 07' east 25.39 feet to a point; thence north 74 deg. 38' east 30 feet to the corner of lot nos. 9 and 10; thence with the line between said lots north 41 deg. 21' east 133.25 feet to a point; thence north 1 deg. 05' east 35 feet to the margin of College Avenue; thence with the margin of the same northwesterly around a curve 27.48 feet to the beginning. Being the same property conveyed to **Terry M. Henderson and wife, CaSandara D. Henderson by deed dated 07/03/02 of record in instrument no. 20020709-0082242, in the register's office for Davidson County, Tennessee.**

The last recorded Warranty Deed was filed of record at Instrument 20020709-0082242 in the Register's Office of Davidson County, TN.

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 **HSBC Bank USA, National Association as Trustee for the MLMI Trust series 2005-WMC1**, its 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 14th day of July, 2005.

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

STATE OF GEORGIA

COUNTY OF DEKALB

On this 14th day of July, 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.

RICHETTA MILTON NOTARY PUBLIC GWINNETT COUNTY GEORGIA EXPIRES JAN. 27, 2009

Notary Public

My Commission Expires:

****

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 $59,500.00, 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 14TH DAY OF JULY 2005.

RICHETTA MILTON NOTARY PUBLIC GWINNETT COUNTY GEORGIA EXPIRES JAN. 27, 2009

Notary Public

My Commission Expires:

MSP No.: 353.0509365TN (Anderson)
Lender Loan No.: 446428
Property Address: 1021 College Avenue, Nashville, TN 37209
Tax Parcel ID No.: 91-04; 63.00

Mail Tax Notices To and Property Owner:

Wilshire Credit Corporation/FNFS
1270 Northland Drive, Suite 200
Mendota Height, MN 55120