RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Jannie Higgins and Robert Higgins

GRANTEE(s)
Countrywide Home Loans, Inc.

Davidson County DEEDTRS
Recvd: 08/08/05 10:08 3 pgs
Fees:18.00 Taxes:1037.67

20050808-0093045

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated July 22, 2002 and recorded July 31, 2002, as Instrument No. 20020731-0091602 in the Register's Office of Davidson County, Tennessee, Jannie Higgins, and Robert Higgins conveyed to Franklin Mortgage Funding, Inc., a Michigan Corporation, as Trustee for Franklin Mortgage Funding, Inc., 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 **ROBERT M. WILSON, JR.** as Successor Trustee by instrument of record recorded on January 2, 2004 as Instrument No. 20040102-0000325 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 July 27, 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 Countrywide Home Loans, Inc., at and for the sum of $280,451.61, 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 Countrywide Home Loans, Inc. 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 Countrywide Home Loans, Inc., 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 part of Lot Number 17 on the Map of Montagus Subdivision as of record in Book 421, Page 129, Register's Office for said County, described according to a survey made by Hickerson & Hickerson Engineers follows: Beginning at an iron pin at the Southeasterly margin of Fernbank Avenue said point being North 36 degrees 53 minutes East 516 feet from the margin of Palestine Avenue thence with margin of said Fernbank Avenue North 36 degrees 53 minutes East erroneously referred to in prior deeds as South 36 degrees 53 minutes East 57 feet to a point thence North 53 degrees 07 minutes West 25 feet to an iron pin thence North 36 degrees 53 minutes East 451 feet to an iron pin thence South 53 degrees 07 minutes East 233.8 feet to a point thence South 36 degrees 53 minutes West 508 feet to an iron pin thence the said Mary Ann Merlin having since died. Being the same property conveyed to Jannie Higgins and Florence Good as tenants by the entirety by Deed from Jack A. Merlin and wife, Margaret Kay Merlin dated 8/8/74, recorded 8/13/74, in Book 4842, Page 951, Register's Office for Davidson County, Tennessee. And further being the same property conveyed to Jannie Higgins and Robert Higgins, wife and husband by Deed dated 7/22/02 and recorded in Instrument #20020731-0091601, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 1105 Fernbank, Madison, Tennessee 37115.
>
> Tax Parcel No.: 052-05-111.01

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 Countrywide Home Loans, Inc., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his hand and seal this 3 day of Aug, 05.

Robert M. Wilson, Jr.
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF ~~PULASKI~~ Faulkner

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Robert M. Wilson, Jr., 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 3 day of Aug, 05.

Notary Public

My Commission Expires: MISTY M. SOBANSKI NOTARY PUBLIC-STATE OF ARKANSAS FAULKNER COUNTY My Commission Expires 06-03-2015

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 $280,451.61, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.
Successor Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF ~~PULASKI~~ Faulkner

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Robert M. Wilson, Jr., 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 3 day of Aug, 05.

Notary Public

My Commission Expires:

MISTY M. SOBANSKI NOTARY PUBLIC-STATE OF ARKANSAS FAULKNER COUNTY My Commission Expires 06-03-2015

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Countrywide Home Loans, Inc.
7105 Corporate Drive
Mail Stop PPX-C-35
Plano, TX 75024

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