FILE NO.: 353.A10301TN\smh
LOAN NO.: 225258\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: 08/26/05 13:28 2 pgs
Fees:13.00 Taxes:206.83

20050826-0102447

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 19, 1996, and recorded in the Register's Office of Davidson County, TN, at Instrument 10137, Page 224, ("Deed of Trust"), James A. Rucker and Gloria P. Rucker conveyed to Joanie Abernathy, 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 JP Morgan Chase Bank
; and

WHEREAS, **JP Morgan Chase Bank ,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 20050729-0088663, 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 7/28/2005, 8/04/2005, and 08/11/2005, in THE NASHVILLE RECORD, by which advertisement the sale was held on August 18, 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 **JP Morgan Chase Bank**
, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 55,900.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to **JP Morgan Chase Bank 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 JP Morgan Chase Bank 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 **JP Morgan Chase Bank 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:

Lot No. 3 on the Map of N. D. Overall's Subdivision of the Northeast Part of Lot No. One of the Patterson Lands, as of record in Book 421, Page 57, Register's Office for Davidson County, Tennessee. Said Lot No. 3 fronts 50 feet on the easterly side of Clemmons Street and runs back between parallel lines 150 feet to an alley. This being the same property conveyed to Gloria P. Rucker from Elizabeth Parrish and Clifford H. Parrish herein by deed dated June 4, 1985 and recorded January 26, 1990 in Deed Book 8032, Page 871.

The last recorded Warranty Deed was filed of record at Book 8032, Page 871, 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 **JP Morgan Chase Bank 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 18th day of August, 2005.

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

STATE OF GEORGIA
COUNTY OF DEKALB

On this 18th day of August, 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

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

My Commission Expires: _____

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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 $ 55,900.00, 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 18th DAY OF AUGUST 2005.

Notary Public

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

My Commission Expires: _____

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MSP No.: 353.A10301TN (R[illegible])
Lender Loan No.: 225258
Property Address: 1014 Clemmon[illegible]reet, Nashville, TN 37210
Tax Parcel ID No.: 119-09;170.00

Mail Tax Notices To and Property Owner:
Wilshire Credit Corporation/FNFS
1270 Northland Drive, Suite 200
Mendota Height, MN 55120