PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6750 Lenox Center Court, Suite 202
Memphis, TN 38115
901-767-5566
Fax: 901-761-5690

Davidson County DEEDTRS
Recvd: 09/19/05 13:02 2 pgs
Fees:13.00 Taxes:405.89
20050919-0112249

Name: Rachael I. Karpo, unmarried
S&K#: 05-1229
Loan#: 0047728274

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 27, 2004, recorded in Instrument Number 20040323-0032661, in the Register's Office of Davidson County, Tennessee, Rachel I. Karpo, an unmarried woman, conveyed to Victor Hazelwood, Trustee, 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 appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20050829-0103465, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on September 6, 2005, at the Davidson County Courthouse in Nashville, Tennessee, at 3:00 pm; and,

WHEREAS, at the time and place mentioned in said advertisement, 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 LaVern Fross and Iva Fross, whose address is 9182 Fox Run Drive Brentwood, Tennessee 37027, at and for the sum of $109,700.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, LaVern Fross and Iva Fross has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by LaVern Fross and Iva Fross, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said LaVern Fross and Iva Fross, their heirs successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 135 on the Plan of Old Hickory Hills, Phase Two, Section One of record in Instrument Number 200306230086188, Register's Office for said County, Tennessee, to which reference is hereby made for a more complete description.

This legal description is identical with that in Deed of Trust recorded in Instrument Number 20040323-0032661, in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument Number 20040323-0032661, in the Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Instrument Number 20040323-0032660, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements, State and Federal tax liens.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto LaVern Fross and Iva Fross, their heirs successors and assigns, in fee simple forever, to whom the said Denise Griffin, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 19th day of Sept, 2005, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year above written.

9/20/05
My commission expires:

LENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO., TN
My Comm. Exp. 12-20-05

Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $109,700.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

CHANCERY COURT NOTARY PUBLIC AT LARGE CHEATHAM COUNTY, TENN.

Subscribed and sworn to before me on the 19th, day of Sept., 2005.

Notary Public

PROPERTY ADDRESS: 7441 Maggie Drive, Antioch, TN 37013

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
LaVern Fross and Iva Fross
9182 Fox Run Drive
Brentwood, Tennessee 37027

S & K #:05-1229
Map & Parcel – 182-6A-139

PREPARER'S NOTE: IT IS THE GRANTEE'S RESPONSIBILITY TO RECORD THIS INSTRUMENT. FAILURE TO DO SO MAY ADVERSELY AFFECT TITLE OR INTEREST.