Davidson County DEEDTRS
Recvd: 10/17/05 10:11 2 pgs
Fees:13.00 Taxes:486.42
20051017-0124710

PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
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Memphis, TN 38119
901-767-5566
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Name: Langston Banks, and Mary Bassham, both unmarried
S&K#: 05-1867
Loan#: 1205117968(AEY)

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 28, 2005, recorded in Instrument Number 20050204-0013321, in the Register's Office of Davidson County, Tennessee, Langston Banks, a single person and Mary Bassham, a single person, conveyed to Michael T. Bates, 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 20050812-0095569, 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 12, 2005, at the Davidson County Courthouse in Nashville, Tennessee, at 1:00 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 DLJ Mortgage, Inc., whose address is Sebring Capital 3476 Stateview Blvd MAC# X7801-013 Fort Mill South Carolina 29715, at and for the sum of $131,464.43, that being the highest and best bid offered; and,

WHEREAS, the purchaser, being the holder of the indebtedness 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 DLJ Mortgage, Inc., 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 HomeComings Financial Network, Inc., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 18 on the Final Plat of Hickory Chase, of record in Plat Book 7900, Page 973, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description of said lot.

This legal description is identical with that in Deed of Trust recorded in Instrument Number 20050204-0013321, 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 20050204-0013321, in the Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Instrument Number 20050204-0013320, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

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 HomeComings Financial Network, Inc., its 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 12th 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.

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO., TN

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

My commission expires: 12-20-05 My Comm. Exp. 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 $131,464.43 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO., TN

Subscribed and sworn to before me on the date written above.

My commission expires: 12-20-05 Notary Public

My Comm. Exp. 12-20-05

PROPERTY ADDRESS: 306 Hickory Chase Court, Madison, TN 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HomeComings Financial Network, Inc.
4828 Loop Central Drive
Houston, Texas 77081-2226

S & K #:05-1867
Map & Parcel – 042-16-0-A-018.00