THIS INSTRUMENT PREPARED BY:
HUDNALL, COHN & ABRAMS OF TN, LLC
780 Johnson Ferry Road, Suite 250
Atlanta, GA 30342

Davidson County DEEDTRS
Recvd: 10/28/05 15:04 3 pgs
Fees:18.00 Taxes:388.50
20051028-0130633

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, Christina L. Binkley and Robert B. Binkley, by Deed of Trust (the "Deed of Trust") dated March 17, 2000, of record in Instrument No. 200003300031878, Register's Office for Davidson County, Tennessee, conveyed to John Lowe, Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to EquiCredit Corporation of America; and

WHEREAS, the undersigned was appointed Substitute Trustee by the owner and holder of the Note by an instrument of record in Instrument No. 20050829-0102925, said Register's Office; and

WHEREAS, default was made in the payment of the Note; and

WHEREAS, the owner and holder of the Note demanded that the Substitute Trustee foreclose the Deed of Trust; and

WHEREAS, pursuant to instructions of the owner and holder, the Substitute Trustee advertised said property for sale in accordance with the terms and provisions of the Deed of Trust, notices of the time and place of said sale having been published in the Nashville Record on September 8, 2005, September 15, 2005, and September 22, 2005; and

WHEREAS, the Substitute Trustee, as required by the terms of the Deed of Trust, offered said property for sale to the highest bidder for cash, at public outcry, at the front entrance to the Gaylord Entertainment Center Nashville, Tennessee at 12:00 p.m. on October 6, 2005. And, James Michael Maitland, (hereinafter "Grantee") being the highest and best bidder thereof, became the purchaser of said property for the sum of Ninety Five Thousand Sixty One Dollars And No Cents Dollars ($95,061.00).

NOW, THEREFORE, HUDNALL, COHN & ABRAMS OF TN, LLC in its capacity as Substitute Trustee, and not otherwise, for and in consideration of the premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to the Grantee, his/her/its heirs, representatives, successors, and assigns, certain real property located in Davidson County, Tennessee, more particularly described as follows:

A certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 24 on the plan of Rosebank Subdivision of the J.W.C. Church Tract in the 11st Civil District of said County, as of record in Book 547, Page 48, Register's Office for said County.

Said Lot No. 24 fronts 100 feet on the southerly side of Carter Street and runs back 284 feet on the easterly line and 301.5 feet on the westerly line to a dead line, measuring 101 feet 3 inches thereon.

Being the same property conveyed to Christina L. Binkley, a married woman, herein by Warranty Deed dated July 31, 1997, and recorded August 6, 1997, in Book 10560, Page 444, of the Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid property free from all such legal, equitable, and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which were waived in the Deed of Trust, in as full and complete manner as the undersigned, in his/her capacity as Substitute Trustee, and not otherwise, has the power to convey the same.

**HUDNALL, COHN & ABRAMS OF TN, LLC**, as Substitute Trustee, and not otherwise, warrants the title to said property to the Grantee, his/her/its heirs, representatives, successors, and assigns against the lawful claims of all persons claiming by, through or under him, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on this 14th day of October, 2005.

**HUDNALL, COHN & ABRAMS OF TN, LLC**

By: _____

Richard B. Maner

Title: Member

ACKNOWLEDGMENT

STATE OF GEORGIA
COUNTY OF FULTON

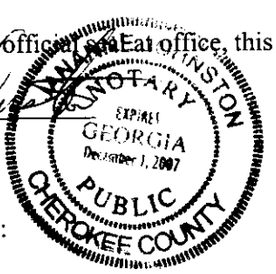
Before me, the undersigned authority, a Notary Public of the State of Georgia and County of Cherokee, personally appeared Richard B. Maner, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be an officer of Hudnall, Cohn & Abrams of TN, LLC, the within named bargainor, a limited liability company, and that such officer, executed the foregoing instrument for the purpose therein contained, by personally signing the name of the limited liability company as member.

WITNESS my hand and official seal at office, this 14th day of October, 2005.

_____

Janahne Johnston
Notary Public

My Commission expires:



FORM FOR OATH

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $95,061.00.

Jennifer James
Affiant

Subscribed and sworn to before me this 14th day of October, 2005.

Jananne Johnston
Notary Public

JANANNE JOHNSTON NOTARY PUBLIC GEORGIA CHEROKEE COUNTY EXPIRES December 1, 2007

My commission expires:

PROPERTY ADDRESS:
2322 Carter Avenue
Nashville, TN 37206

ADDRESS NEW OWNER:
James Michael Maitland
7213 Wexford Pt.
Nashville, TN 37221

SEND TAX BILLS TO:
James Michael Maitland
7213 Wexford Pt.
Nashville, TN 37221

MAP/PARCEL NOS.
Map 083-04-0 178.00

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS
$ 105,000
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27 DAY OF OCT 20 05
Deputy Register