PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
Fax: 901-761-5690

Name: Gregory Traughber,
S&K#: 05-3025
Loan#: 1205101775

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 24, 2004, recorded in Instrument Number 20041208-0146137, in the Register's Office of Davidson County, Tennessee, Gregory Traughber, an unmarried man, conveyed to Lawrence Vogan, atty, 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 20051117-0138771, 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 December 8, 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 Mortgage Electronic Registration Systems, Inc., whose address is AMERICA'S SERVICING COMPANY, 3476 Stateview Blvd., MAC# X7801-013, Fort Mill, South Carolina 29715, at and for the sum of $66,194.33, 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 Mortgage Electronic Registration Systems, 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 Mortgage Electronic Registration Systems, Inc., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Old Hickory, County of Davidson, State of Tennessee, to-wit:

Described property located in the 4th Civil District of Davidson County, Tennessee, to wit:

Tract No. 7 on the unrecorded Plan of H A Youngblood's Subdivision, described according to a copy of a Map made by Cantrell & Morrison. dated May 1954, as follows:

Beginning at a point on the northwesterly margin of Shelby Street, at the common corner of Lots 4 and 7; thence with line of Lots 4, 5, 6, N. 47 degrees 47 minutes west 167.5 feet to a point; thence south 43 degrees 01 minutes west 54.1 feet to the corner of Lot 8; thence with the line between Lots 7 and 8, south 44 degrees 17 minutes east 164.8 feet to the northwesterly margin of Shelby Street: thence with the margin of same north 45 degrees 43 minutes east 64.1 feet to the beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument Number 20041208-0146137, 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 20041208-0146137, in the Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Instrument Number 200412080146136, in the Register's Office for Davidson County, Tennessee.

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

Davidson County DEEDTRS
Recvd: 12/27/05 12:04 2 pgs
Fees:13.00 Taxes:244.92
20051227-0153853

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 Mortgage Electronic Registration Systems, 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 8th day of Dec, 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.

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

12/20/05
My commission expires:

Notary Public

My Comm. Exp. 12-20-05

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 $66,194.33 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 the date written above.

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

12/20/05
My commission expires:

Notary Public

My Comm. Exp. 12-20-05

PROPERTY ADDRESS: 100 Shelby Street, Old Hickory, TN 37138

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Mortgage Electronic Registration Systems, Inc.
3476 Stateview Blvd.
MAC# X7801-013
Fort Mill, South Carolina 29715

S & K #:05-3025
Map & Parcel – **043-08-008.00**