FILE NO.: 353.0520570TN\SMH
LOAN NO.: 956884\CONV

Davidson County DEEDTRS
Recvd: 01/20/06 08:58 2 pgs
Fees:13.00 Taxes:212.38
20060120-0007561

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN, L.L.C.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 22, 2005 and recorded in the Register's Office of Davidson County, TN, at Instrument 20050406-0037659, ("Deed of Trust")Jennifer Snyder conveyed to Nashville Title INS Corp, 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 Wells Fargo Bank, N.A. as Trustee for the MLMI Trust Series 2005-FFH1; and

WHEREAS, **Wells Fargo Bank, N.A. as Trustee for the MLMI Trust Series 2005-FFH1,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 20051212-0148729** in the Register's Office of Davidson County, TN; 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 TN and the terms and provisions of said Deed of Trust on 12/08/2005, 12/15/2005, 12/22/2005, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 05, 2006, at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, TN, 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 **Wells Fargo Bank, N.A. as Trustee for the MLMI Trust Series 2005-FFH1,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of $57,400.00; and

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 Wells Fargo Bank, N.A. as Trustee for the MLMI Trust Series 2005-FFH1 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 **Wells Fargo Bank, N.A. as Trustee for the MLMI Trust Series 2005-FFH1,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Being the southerly one half of lot no. 3 on the plan of Justin Towne, section 1, as of record in Book 5200, page 473, Register's Office for Davidson County, Tennessee. Beginning at a point in the westerly margin of Anderson Road said point being the common front corner of lots 2 and 3 on said plan; thence north 61 46 minutes 3 seconds west 131.32 feet along the common boundary of lots 2 and 3 to a point which is the common rear corner of said lots; thence north 48 49 minutes 10 seconds east 50 feet to a point; thence south 35 19 minutes 23 seconds feet to a point; thence south 65 30 minutes 22 seconds east 39.5 feet to a point; thence south 67 44 minutes 16 seconds east 41.88 feet to a point in the westerly margin of Anderson Road; thence with the margin of said road in a southerly direction 38 feet to the point of beginning. Being the same property conveyed to Jennifer Synder, unmarried, from Scarlett Morotta, by deed on March 22, 2005, of record in Instrument number 20050406-0037658 Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument 200504060037658 in the Register's Office of Davidson County, TN.

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 **Wells Fargo Bank, N.A. as Trustee for the MLMI Trust Series 2005-FFH1,** its 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.

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IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C**, Substitute Trustee, has hereunto set his hand, this 05th day of January, 2006.

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

STATE OF GEORGIA

COUNTY OF DEKALB

On this 05th day of January, 2006, 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.

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

Notary Public

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 $57,400.00, 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 05TH DAY OF JANUARY 2006.

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

Notary Public

My Commission Expires:

MSP No.: 353.0520570TN (Shelby)
Lender Loan No.: 956884
Property Address: 3262 Anderson Road, Antioch, TN 37013
Tax Parcel ID No.: 150-03;103.00

Mail Tax Notices To and Property Owner:

Wilshire Credit Corporation/FNFS
1270 Northland Drive, Suite 200
Mendota Height, MN 55120