THIS INSTRUMENT PREPARED BY & RETURN TO:
Joel A. Freedman, Attorney
Priority Trustee Services of TN, L.L.C.
1587 N.E. Expressway
ATLANTA, GA 30329

Davidson County DEEDTRS
Recvd: 01/20/06 14:58 2 pgs
Fees:13.00 Taxes:408.85
20060120-0007927

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 26, 2004, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument 20040402-0037351, ("Deed of Trust"), Joseph Tharpe and Stephanie E. Tharpe conveyed to Smith, Sholar and Associates, 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 National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact; and

WHEREAS, **Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FFH2 by: Saxon Mortgage Services, Inc. as its attorney-in-fact,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200507200084098** in the Register's Office of Davidson County, Tennessee; 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 Tennessee and the terms and provisions of said Deed of Trust on 12/15/05, 12/22/05, 12/29/05, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 12, 2006, at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, Tennessee, 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 **Marty Penix 1/2 interest and Veda and Gary Howard 1/2 interest,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$110,501.00**; and

WHEREAS, **Marty Penix 1/2 interest and Veda and Gary Howard 1/2 interest** has/have 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 **Marty Penix 1/2 interest and Veda and Gary Howard 1/2 interest** 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 **Marty Penix 1/2 interest and Veda and Gary Howard 1/2 interest**, his/her/their successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 33, on the plan of Donelson Heights, as shown on plat of record in Plat Book 1424, Page 35, dated May 24, 1997, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description. Being the same property conveyed to Joseph Tharpe, married, by Deed of Record as Instrument No. 20040402-0037350, Register's Office for Davidson County, Tennessee. Stephanie E. Tharpe joins in this conveyance for the purpose of conveying any interest she may have in said property, particularly marital interest.

The last recorded Warranty Deed was filed of record at Instrument No. 20040402-0037350 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto forever, to **Marty Penix 1/2 interest and Veda and Gary Howard 1/2 interest**, his/her/their successors and assigns, 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.

IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C.**, Substitute Trustee, has hereunto set his hand, this 12th day of January, 2006.

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

STATE OF GEORGIA
COUNTY OF DEKALB

On this 12th 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.

Notary Public

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

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 $110,501.00, 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 12th DAY OF JANUARY, 2006.

Notary Public

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

My Commission Expires:

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MSP No.: 604.0511494TN (TNDOC)
Lender Loan No.: 1044247320
Property Address: 2803 Surrey Road, Nashville, TN 37214
Tax Parcel ID No.: 96-09; 113.00

Mail Tax Notices To and Property Owner:
Marty Penix 1/2 interest and Veda and Gary Howard 1/2 interest
3735 N. Mt. Juliet Rd., Suite 101
Mt.Juliet,TN37122