Tennessee
Map # 81-16-138

Laquita Crutcher
Homecomings #0437320070

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 19, 2003, and recorded in Register's Instrument No. 20040106-0001768 in the Register's Office of Davidson County, Tennessee, Laquita D. Crutcher, unmarried, conveyed to Rudy Title & Escrow, LLC, Trustee(s), 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 Register's Instrument No. 20040623-0074643 in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on January 10, 2006, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center, of Davidson County, Tennessee; 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 sale JP Morgan Chase Bank as Trustee, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of Eighty Thousand Seven Hundred Fifty and no/100 Dollars; 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 JP Morgan Chase Bank as Trustee of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Valerie Ann Spicer, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said JP Morgan Chase Bank as Trustee, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in, County of Davidson, State of Tennessee, to-wit:

Being the westerly part of Lot No. 406 on the Plan of McGavock Wetmore & Others First Addition to Nashville, called the "Town of McGavock" a plan of which is or record in Book 21, page 23, R.O.D.C., Tennessee, described in Book 547, page 3, R.O. D.C., Tennessee. This conveyance is subject to any and all existing easements and restrictions as shown of record.

Laquita D. Crutcher unmarried, her heirs and assigns, obtained title to the above referenced real estate by Deed of record in Register's Instrument No. 20040106-0001767, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 01/23/06 13:17 2 pg
Fees:13.00 Taxes:298.78



20060123-0008463

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto JP Morgan Chase Bank as Trustee, with full power in trustee to sell, mortgage, lease, convey, or otherwise dispose of said property, any purchaser, lessee or encumbrancer being hereby expressly relieved of the necessity of looking to the application of the proceeds of any such sale, lease, mortgage or other disposition, and unto the successors and assigns of the said trustee in fee simple forever, to whom the said Valerie Ann Spicer, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	265.00
Attorney's Fees and Trustees Fees	600.00
Credit on Note	79,873.00
	$80,750.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Valerie Ann Spicer, Substitute Trustee, has on January 10, 2006 hereunto set his hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 10, 2006 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Valerie Ann Spicer 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.

NOTARY PUBLIC

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-9-09

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
1400 11th Avenue North,
Nashville, TN 37208

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
JP Morgan Chase Bank as Trustee
C/o HomeComings Financial Network
2711 North Haskell Avenue, Suite 900
Dallas, TX 75204

Mortgagee: None

RETURN TO:

This instrument prepared by:
Weiss Spicer, PLLC
Attorneys at Law
208 Adams Avenue
Memphis, Tennessee 38103
(901) 526-8296

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $80,750.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, January 10, 2006
NOTARY PUBLIC
MY COMMISSION EXPIRES

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-9-09