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: 02/08/06 10:36 2 pgs
Fees:13.00 Taxes:108.37
20060208-0015536

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 9, 2002, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument 200209120111537, ("Deed of Trust"), John A. Kawanzaruwa and Marie F. Kawanzaruwa conveyed to Allison Title, 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 JPMorgan Chase Bank as Trustee; and

WHEREAS, **JPMorgan Chase Bank as Trustee,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200512160150944** 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 December 15, 22, and 29, and 2005, in THE NASHVILLE RECORD, by which advertisement the sale was held on February 2, 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 **Urban Property Concepts c/o Andre Johnson**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$ 29,289.46**; and

WHEREAS, **Urban Property Concepts c/o Andre Johnson** 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 **Urban Property Concepts c/o Andre Johnson** 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 **Urban Property Concepts c/o Andre Johnson**, 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 Apartment Unit No. 5-13 of Robin Hood Condominium created under Title 64, Sections 2701 et seq. as amended, Tennessee Code Annotated, and as established by a Master Deed, which was executed by Central Tennessee Investment Company, Inc., of record in Book 5338, Page 524, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the plat of Robin Hood Condominium apartments, of record in Book 5200, Page 124, Register's Office for Davidson County, Tennessee, for a more complete identification and description of such Unit. Being the same property conveyed to John A. Kawanzaruwa and wife, Marie F. Kawanzaruwa by Warranty Deed from The Resources Foundation, Inc. dated December 20, 1993 and filed for record in Book 9196, Page 133, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No. 9196133 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 **Urban Property Concepts c/o Andre Johnson**, 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 2nd day of February, 2006.

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

STATE OF GEORGIA
COUNTY OF DEKALB

On this 2nd day of February, 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

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 $ 29,289.46, 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 2nd DAY OF FEBRUARY 2006.

Notary Public

My Commission Expires:_____

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MSP No.: 382.0521016TN (Kawanzaruwa)
Lender Loan No.: 0434526935
Property Address: 323 Forest Park Road, Madison, TN 37115
Tax Parcel ID No.: 43-13-O-A;61.00

Mail Tax Notices To and Property Owner:
Urban Property Concepts
c/o Andre Johnson
2280 Metro Center Blvd., Ste. 300
Nashville, TN 37728