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: 02/22/06 11:46 2 pgs
Fees:13.00 Taxes:360.70
20060222-0020698

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 4, 1997, and recorded in the Register's Office of Davidson County, Tennessee, at Book 10564, Page 862, ("Deed of Trust"), Charles W. Hill and Theresa F. Hill conveyed to Robbie L. McLean, 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 The Chase Manhattan Bank, as Trustee of IMC Home Equity Loan Trust 1997-5 under the Pooling and Servicing Agreement dated as of September 1, 1997.; and

WHEREAS, **JP Morgan Chase Bank f/k/a The Chase Manhattan Bank, as trustee for IMC Home Equity Loan Trust 1997-5,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 20060210-0016500, Page** , 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 12/29/05, 1/5/06 and 1/12/06, in THE NASHVILLE RECORD, by which advertisement the sale was held on February 16, 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, Federal Tax Lien(s) have been filed against the subject property in the Register's Office of Davidson County, Tennessee, at Book 10749, Page 903. Notice of the sale was given to the United States pursuant to 26 U.S.C. 7425(b) and a copy is attached hereto as Exhibit "A". The response of the United States is attached hereto as Exhibit "B". The property is subject to the right of the United States to redeem pursuant to 26 U.S.C. 7425(d)(1).

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 **Daryl Spicer and Brian Oldham**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$ 97,485.50**; and

WHEREAS, **Daryl Spicer and Brian Oldham** 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 **Daryl Spicer and Brian Oldham** 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 **Daryl Spicer and Brian Oldham**, his/her/their successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

A certain tract or parcel of land located in Davidson County, Tennessee, described as follows, to-wit: Land in Davidson County, Tennessee, being Lot No. 113 on the Final Plat, Phase Three, Pinnacle Point Subdivision, of record in Book 6900 pages 391 through 393. Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description. Being the same property conveyed to Charles W. Hill and wife, Theresa F. Hill by deed from Kenneth P. Gunnell and wife, Joyce D. Gunnell of record in Book 8332, page 826, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Book 8332, Page 826, 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 **Daryl Spicer and Brian Oldham**, 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 16th day of February, 2006.

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

STATE OF GEORGIA
COUNTY OF DEKALB

On this 16th 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 $ 97,485.50, 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 16th DAY OF FEBRUARY 2006.

Notary Public

My Commission Expires: _____

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MSP No.: 822.0314684TN (Hill)
Lender Loan No.: 3008553046
Property Address: 721 Rocky Mountain Court, Antioch, TN 37013
Tax Parcel ID No.: 135-1-O-A; 64.00

Mail Tax Notices To and Property Owner:
Daryl Spicer and Brian Oldham
3735 N. Mt. Juliet Road. Suite 101
Mount Juliet, TN 37122