Tennessee
Map # 42-11-34

Valerie O'Dell
National City #1044308666

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 25, 2004, and recorded in Register's Instrument No. 20040708-0081198 in the Register's Office of Davidson County, Tennessee, Valerie A. O'Dell and Michael S. O'Dell, conveyed to Belle Meade Title, 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. 20051228-0155780 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 31, 2006, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Gaylord Entertainment Center, 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 Wells Fargo Bank, N. A. as Trustee for National City Mortgage Loan Trust 2005-1 Mortgage Backed Certficates Series 2005-1, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of One Hundred Fifteen Thousand Nine Hundred Sixty 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 Wells Fargo Bank, N. A. as Trustee for National City Mortgage Loan Trust 2005-1 Mortgage Backed Certficates Series 2005-1 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 Wells Fargo Bank, N. A. as Trustee for National City Mortgage Loan Trust 2005-1 Mortgage Backed Certficates Series 2005-1, 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:

See attached legal description hereto.

THIS CONVEYANCE is subject to all restrictions, easements, setback lines, and encumbrances of record in the Register's Office for the aforesaid county.

Michael S. O'Dell and wife, Valerie A. O'Dell, their heirs and assigns, obtained title to the above referenced real estate by Deed of record in Register's Instrument No. 20040708-0081197, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 02/24/06 09:44 3 pgs
Fees:18.00 Taxes:429.05
20060224-0021564

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 Wells Fargo Bank, N. A. as Trustee for National City Mortgage Loan Trust 2005-1 Mortgage Backed Certficates Series 2005-1, 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	265.02
Attorney's Fees and Trustees Fees	550.00
Credit on Note	115,132.98
	$115,960.00

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 31, 2006 hereunto set his hand and seal.

VALERIE ANN SPICER, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 31, 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
616 Old Hickory Boulevard,
Madison, TN 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Wells Fargo Bank, N. A. as Trustee
C/o National City Home Loan Services
P.O. Box 1838
Pittsburgh, PA 15230-1838

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 **$115,960.00**
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, January 31, 2006
NOTARY PUBLIC
MY COMMISSION EXPIRES

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

LAND in the 11th Civil District of Davidson County, Tennessee, described according to a survey dated March 23, 1959, by H. Gee, Surveyor, as follows:

BEGINNING at an iron pin in the north margin of Old Hickory Boulevard, said point being the southwest corner of Lot No. 1 on the Plan of Haven Acres, Section I, of record in Book 2331, page 89, Register's Office for said County, thence North 84 deg. 51 min. West 26.9 feet to a point; thence North 85 deg. 53 min. West 73.1 feet to a point; being the southeast corner of the property conveyed to Don F. Kennedy and wife, by deed from Bessie D. Kennedy, of record in Book 1431, page 301, Register's Office for said County; thence North 4 deg. 42 min. East 399.5 feet to a point; thence South 85 deg. 56 min. East 85 feet to a concrete monument; thence South 0 deg. 25 min. East 168.38 feet to a concrete monument; thence South 4 deg. 42 min. West 232.2 feet to the point of beginning.

INCLUDED in the above description, but expressly EXCLUDED therefrom is the following described easement for highway purposes conveyed to the Metropolitan Government of Nashville and Davidson County by deed from Herbert W. Ratliff and wife, Nell Ratliff, of record in Book 4845, page 411, Register's Office for Davidson County, Tennessee.

BEGINNING at the point of intersection of the north margin of Old Hickory Boulevard and the east boundary of the Chester E. Shumake property, thence along the said east boundary North 3 deg. 42 min. East 21.0 feet to a point; thence South 87 deg. 59 min. East 99.2 feet to a point; thence South 1 deg. 34 min. West 21.0 feet to a point in the said north margin; thence along the said north margin westwardly 100.0 feet to the point of beginning and containing 2092 square feet.