FILE NO.: 648.0522870TN\j
LOAN NO.: 0006481139\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN,
L.L.C.
3300 N.E. Expressway, Suite 8B
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 02/28/06 08:59 2 pgs
Fees:13.00 Taxes:159.93
20060228-0022703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 28, 2002, and recorded in the Register's Office of Davidson County, TN, at Instrument No. 20020711-0083757, ("Deed of Trust"), Terry J. Pfohl conveyed to Bridgehouse 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, **Mortgage Electronic Registration Systems, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20060131-0011650** 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 1/12/06, 1/19/06 and 1/26/06, in THE NASHVILLE RECORD, by which advertisement the sale was held on February 9, 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 **Mortgage Electronic Registration Systems, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 43,225.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to **Household Financial Center, Inc.,** his/her successors and assigns;

WHEREAS, the owner and holder of said debt for which said property was sold has 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 Mortgage Electronic Registration Systems, Inc. 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 **Household Financial Center, Inc.,** his/her successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Unit No. 447 in Deer Lake Retirement Community, a horizontal property regime, Tennessee as shown on the Plat of Deer Lake Retirement Community recorded in Book 5050, pages 28 and 29, and as amended in Book 5050, pages 62 & 63, Register's Office for Davidson County, Tennessee and described in a Master Deed recorded in Book 5097, pages 529 through pages 539 and in By-Laws of Deer Lake Retirement Association, Inc. record in Book 7556, page 354, Register's Office of Davidson County. Tennessee to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the property, apartment owners and tenants of Deer Lake Retirement Community contained in the aforesaid Master Deed, By-Laws and the Rules and Regulations adopted pursuant to the By-Laws are incorporated in this deed by reference and made a part hereof the same as though copied herein verbatim. The purchasers by acceptance hereof expressly assume and agree to be bound by and comply with all of the covenants, terms, provisions and conditions set forth in the aforesaid documents including but not limited to the obligation to pay monthly assessments for the maintenance and operation of Deer Lake Retirement Community in accordance with the Master Deed and By-Laws. The purchasers further specifically acknowledge that their right to transfer ownership of the above described apartment Unit or to lease said unit is subject to certain options and restrictions contained in the Master Deed and By-Laws.
Being the same property conveyed to Deer Lake Retirement Association, Inc., a Tennessee nonprofit corporation, by Deed dated April 30, 1990 from Edna R. Baker, unmarried, of record in Book 8099, page 163, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No. 20020711-0083756 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 the said **Household Financial Center, Inc.,** his/her successors and assigns, forever, to 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 9th day of February, 2006.

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

STATE OF GEORGIA
COUNTY OF DEKALB

On this 9th 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 $ 43,225.00, 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 9th DAY OF FEBRUARY 2006.

Notary Public

My Commission Expires:_____

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MSP No.: 648.0522870TN (Pfoll)
Lender Loan No.: 0006481139
Property Address: 447 Deer Lake Drive, Nashville, TN 37221
Tax Parcel ID No.: 142-03-0-A; 447.00

Mail Tax Notices To and Property Owner:
Household Mortgage/Fidelity Natl Foreclosure and Bankruptcy
1270 Northland Drive, Suite 200
Mendota Height, MN 55120