FILE NO.: 353.0604082TN\SMH
LOAN NO.: 460565\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN, L.L.C.
1587 N.E. Expressway
Atlanta, GA 30329

Davidson County DEEDTRS
Recvd: 04/12/06 16:15 2 pgs
Fees:13.00 Taxes:349.65
20060412-0042297

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 21, 2004 and recorded in the Register's Office of Davidson County, TN, at Instrument 20041230-0154537, ("Deed of Trust")Nina Jo Garrett conveyed to Middle Tennessee Escrow Co LLC, 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 JP Morgan Chase Bank National Association as Trustee for the MLMI Surf Trust Series 2005-AB2; and

WHEREAS, **JP Morgan Chase Bank National Association as Trustee for the MLMI Surf Trust Series 2005-AB2,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 200603230033293** in the Register's Office of Davidson County, TN; 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 TN and the terms and provisions of said Deed of Trust on 03/02/2006, 03/09/2006, 03/16/2006, in THE NASHVILLE RECORD, by which advertisement the sale was held on March 23, 2006, at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, TN, 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 **JP Morgan Chase Bank National Association as Trustee for the MLMI Surf Trust Series 2005-AB2**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $94,500.00; and

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 JP Morgan Chase Bank National Association as Trustee for the MLMI Surf Trust Series 2005-AB2 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 **JP Morgan Chase Bank National Association as Trustee for the MLMI Surf Trust Series 2005-AB2**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Being Lot No. 11 on the plan of a Horizontal Property Regime (private element), Phase 1, Smith Springs Townhomes, of record in Book 11700, page 16, as revised in Book 11700, page 42, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description. Being the same property conveyed to Nina Jo Garrett, unmarried, by deed from NVR, Inc. T/A Ryan Homes, a Virginia Corporation, of record in Instrument Number 20010116-0004742.

The last recorded Warranty Deed was filed of record at Instrument 20010116-0004742 in the Register's Office of Davidson County, TN.

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 **JP Morgan Chase Bank National Association as Trustee for the MLMI Surf Trust Series 2005-AB2**, its 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.

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IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C**, Substitute Trustee, has hereunto set his hand, this 23rd day of March, 2006.

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

STATE OF GEORGIA

COUNTY OF DEKALB

On this 23rd day of March, 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.

RICHETTA MILTON NOTARY EXPIRES GEORGIA JAN. 27, 2009 PUBLIC GWINNETT COUNTY

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 $94,500.00, 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 23RD DAY OF MARCH 2006.

RICHETTA MILTON NOTARY EXPIRES GEORGIA JAN. 27, 2009 PUBLIC GWINNETT COUNTY

Notary Public

My Commission Expires:

MSP No.: 353.0604082TN (Garnett)
Lender Loan No.: 460565
Property Address: 3401 Anderson Road Unit 11, Antioch, TN 37013
Tax Parcel ID No.: 136-15-0-B; 110.00

Mail Tax Notices To and Property Owner:

Wilshire Credit Corporation/FNFS
1270 Northland Drive, Suite 200
Mendota Height, MN 55120