THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
AmSouth Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

Davidson County DEEDTRS
Recvd: 05/16/06 13:31 4 pgs
Fees:23.00 Taxes:214.97
20060516-0057371

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

Marvin Cook
P.O. Box 148761
Nashville, TN 37214

Map-Parcel Numbers:

061-13-0 -015.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Pamela D. Claybrooks, married to Joseph H. Claybrooks, to American Title Company, Inc., Trustee, dated the 10th day of October, 2002, and being of record in Instrument # 20021022-0129310, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, HSBC Mortgage Services Inc.

WHEREAS, Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, Appointment of Substitute Trustee being of record in Inst. No. 20060512-0056038, in the Register of Deed's Office, Davidson County, Nashville, Tennessee, and appointing William Timothy Hill as Substitute Trustee.

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder of said debt has called upon the Substitute Trustee to foreclose the Deed of Trust; and

WHEREAS, the Substitute Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at twelve o'clock noon (12:00 noon), May 5, 2006, at the front door of Register of Deeds, Gaylord Entertainment Center, 501 Broadway, Nashville, Tennessee, when and where Marvin Cook, ("Grantee"), became the last and highest bidder at the price of Fifty-eight Thousand One Hundred and 00/100 ($58,100.00) Dollars.

NOW, THEREFORE, in his capacity as Substitute Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, William Timothy Hill, Substitute Trustee, hereby conveys the Property described hereto in Exhibit "A", to the Grantee and the Grantee's heirs or successors and assigns.

TO HAVE AND TO HOLD the Property in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey.

William Timothy Hill, as Substitute Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Any and all other prior restrictions, encumbrances, or liens of any nature.

Words used herein indicating number or gender shall be read as context may require.

Dated this 5th day of May, 2006.

William Timothy Hill, as
Substitute Trustee and not otherwise

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, a Notary Public in and for said County and State, the within named William Timothy Hill, Substitute Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes contained therein.

Witness my hand and official seal at Nashville, Tennessee, this 5th day of May, 2006.

PHYLLIS ASHBY NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 20, 2010

Notary Public

My commission expires: 3/20/2010

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $58,100.00.

Affiant

Subscribed and sworn to before me this 5th day of May, 2006.

PHYLLIS ASHBY NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 20, 2010

Notary Public

My commission expires: 3/20/2010

EXHIBIT A

Land in Davidson County, Tennessee, being Lot 127 on the Plan of Resubdivision of Lots 127 and 128, Shepardwood Subdivision Section 2 of record in Plat Book 4660, page 84, Register's Office for said County, to which reference is made for a more complete description.

BEING the same property conveyed to Pamela D. Jordan, unmarried on 11-23-98, by deed from Welthia Ann Mitchell, unmarried filed for record on 12-02-98, in Book 11230, page 444, Register's Office for Davidson County, Tennessee. Being further conveyed to Pamela D. Claybrooks and husband, Joseph H. Claybrooks, Jr. by quitclaim deed being recorded simultaneously herewith. Inst. #20021022-0129309.

This is improved property known as 2625 Bethwood Dr., Nashville, Tennessee 37207.

NOTICE OF FORECLOSURE
AND SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Pamela D. Claybrooks, married to Joseph H. Claybrooks, to American Title Company, Inc., Trustee, dated the 10th day of October, 2002, and being of record in Instrument # 20021022-0129310, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, HSBC Mortgage Services Inc. Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust and appointing William Timothy Hill as Substitute Trustee.

NOW, THEREFORE, I, William Timothy Hill, Trustee, pursuant to the said Deed of Trust, having been requested by the owner and holder of said indebtedness so to do, by virtue of the authority and power vested in me by said deed of trust and appointing of Substitute Trustee will on the 5th day of April, 2006, at 12:00 noon, on the front door of the Gaylord Entertainment Center, 501 Broadway, Nashville, Davidson County, Tennessee, sell at public outcry to the highest bidder for cash (or credit upon the indebtedness secured, if the holder is the successful purchaser) the following described property located in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being Lot 127 on the Plan of Resubdivision of Lots 127 and 128, Shepardwood Subdivision Section 2 of record in Plat Book 4660, page 84, Register's Office for said County, to which reference is made for a more complete description.
>
> BEING the same property conveyed to Pamela D. Jordan, unmarried on 11-23-98, by deed from Welthia Ann Mitchell, unmarried filed for record on 12-02-98, in Book 11230, page 444, Register's Office for Davidson County, Tennessee. Being further conveyed to Pamela D. Claybrooks and husband, Joseph H. Claybrooks, Jr. by quitclaim deed being recorded simultaneously herewith. Inst. #20021022-0129309.
>
> This is improved property known as 2625 Bethwood Dr., Nashville, Tennessee 37207.
>
> If there is any discrepancy with the street address, the legal description will control.

The sale is subject to liens, easements, encumbrances, property tax and other matters, if any, which are prior in right to the lien of the deed of trust subject of this foreclosure and declared to be in default by the lawful holder thereof.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. If the highest bidder cannot pay the bid within twenty-four (24) hours of the sale, the next highest bidder will be deemed the successful bidder.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

This 7th day of April, 2006.

William Timothy Hill, Substitute Trustee

Insertion Dates:

4/13/06 – 4/20/06 – 4/27/06