PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
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Memphis, TN 38119
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Davidson County DEEDTRS
Recvd: 05/17/06 12:54 3 pgs
Fees:18.00 Taxes:240.87
20060517-0057829

Name: Jose S. Ruiz,
S&K#: 06-0498

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 3, 2003, recorded in Instrument number 20030516-0067106 in the Register's Office of Davidson County, Tennessee, Jose Ruiz and wife, Irene Ruiz, conveyed to Arnold M. Weiss, Trustee, 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 20060306-0025563, in the Register's Office of Davidson County, Tennessee; 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 sale Deed of Trust by which advertisement the sale was appointed to be held on April 11, 2006, at the Davidson County Courthouse in Nashville, Tennessee, at 11:00 AM; 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 time the said property was struck off and sold to JPMorgan Chase Bank, as Trustee for the registered holder of the Home Equity Loan Asset-Backed Certificates, Series 2003-2, whose address is Ocwen Loan Servicing, LLC, 12650 Ingenuity Drive, Orlando, Florida 32826 at and for the sum of $65,100.00, that being the highest and best bid offered; 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 JPMorgan Chase Bank, as Trustee for the registered holder of the Home Equity Loan Asset-Backed Certificates, Series 2003-2, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said JPMorgan Chase Bank, as Trustee for the registered holder of the Home Equity Loan Asset-Backed Certificates, Series 2003-2, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in the 5th, formerly the 7th Civil District of Davidson County, Tennessee, to wit:

FIRST TRACT: Beginning in the center of Thompson Road at a point, the northeast corner of the second tract of land conveyed to H.G. Height, by deed from Davidson County, Tennessee, of record in book 833, Page 777, Register's Office for said county; thence with the center of said road, south 62 degrees east 4.9 poles to the. northwest corner of the property conveyed to E.B. Woodroof and wife, by deed from T.F. Woodroof and wife of record in Book 1166, Page 27, said Register's Office: thence south 75 degrees, west 16

poles to a point in the easterly line of the Height property; thence with Height's easterly line north 49-3/4degrees east 12.9 poles to the beginning.

SECOND TRACT: Beginning the center of the Thompson Road at water's edge on the east bank of the west fork of MillCreek: thence with the center of said road, south 62 degrees east 8 poles to the northwest corner of the property conveyed to H.G. Height, by deed from Davidson County, Tennessee, of record in Book 900, Page 711, said Register's Office: thence south 49-3/4 degrees west 13.7 poles to a hackberry; thence south 25-1/4 degrees west 21.6poles to a stake 3 feet east of a persimmon; thence north 69-3/4 degrees west 4 poles more or less, to the water's edge of said creek; thence down said creek with its meanders to the beginning.

Included in the above but specifically excluded thereof is that portion thereof described in the Deed from Richard A. Jones, Trustee to Metropolitan Government of Nashville and Davidson County of record in Book 7019, Page 559, said Register's Office.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20030516-0067106 in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record Instrument number 20030516-0067106 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument No. 20030313-0033966, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto JPMorgan Chase Bank, as Trustee for the registered holder of the Home Equity Loan Asset-Backed Certificates, Series 2003-2, its successors and assigns, in fee simple forever, to whom the said Denise Griffin, 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.

IN WITNESS WHEREOF, the said Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 11th day of April, 2006, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin, 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.

12-13-08
My commission expires:

Notary Public

STATE OF TENNESSEE NOTARY PUBLIC Shelby County

My Comm. Exp. 12-13-08

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $65,100.00 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 the date written above.

12-13-08
My commission expires:

Notary Public

STATE OF TENNESSEE NOTARY PUBLIC

PROPERTY ADDRESS: 450 Paragon Mills Rd, Nashville, TN 37211

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
JPMorgan Chase Bank, as Trustee for the registered holder of the Home Equity Loan Asset-Backed Certificates, Series 2003-2
12650 Ingenuity Drive
Orlando, Florida 32826

S & K #:06-0498
Map & Parcel – 1330005700