THIS INSTRUMENT PREPARED BY & RETURN TO:
Joel A. Freedman, Attorney
Priority Trustee Services of TN, L.L.C.
1587 N.E. Expressway
ATLANTA, GA 30329

Davidson County DEEDTRS
Recvd: 06/13/06 12:20 2 pgs
Fees:13.00 Taxes:340.40
20060613-0070224

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 22, 1998, and recorded in the Register's Office of Davidson County, Tennessee, at Book 11287, Page 787, ("Deed of Trust"), James L. Dickerson and Connie C. Dickerson conveyed to John Lowe, 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 U.S. Bank National Association, f/k/a First Bank National Association Trust, acting solely in its capacity as trustee for EQCC Home Equity Loan Trust 1999-1; and

WHEREAS, **U.S. Bank National Association, f/k/a First Bank National Association Trust, acting solely in its capacity as trustee for EQCC Home Equity Loan Trust 1999-1,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 200402030012791, Page** , 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 05/04/2006, 05/11/2006, 05/18/2006, in THE NASHVILLE RECORD, by which advertisement the sale was held on May 25, 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 **Cornerstone Investments, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$ 72,800.00**; and

WHEREAS, **Cornerstone Investments, Inc.** has/have 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 **Cornerstone Investments, 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 **Cornerstone Investments, Inc.**, his/her/their successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Being Lot No. 16 on the plan of Bell Trace, Section 1, as of record in Plat Book 5210, Page 36, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof. Being the same property conveyed to James L. Dickerson and wife, Connie C. Dickerson by deed from Lawrence L. Loring and wife, Carol R. Loring of record in Deed Book 6330, Page 381, Register's Office for said County. This conveyance is subject to Restrictive covenants of record in Deed Book 5377, Page 770, and amended in Book 5370, Page 114, and Book 5324, Page 211, Register's office for said County. Being the same property conveyed to the within named grantors by deed of record in Book 6330, Page 381, Register's Office for said County.

The last recorded Warranty Deed was filed of record at Book 6330, Page 381, 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 forever, to **Cornerstone Investments, Inc.**, his/her/their successors and assigns, 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 25th day of May, 2006.

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

STATE OF GEORGIA
COUNTY OF DEKALB

On this 25th day of May, 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 $ 72,800.00, 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 25th DAY OF MAY 2006.

Notary Public

My Commission Expires: _____

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MSP No.: 822.0400062TN (Dickerson)
Lender Loan No.: 8044037102
Property Address: 5324 Hickory Park Drive, Antioch, TN 37013
Tax Parcel ID No.: 162 - 16; 7.00

Mail Tax Notices To and Property Owner:
Cornerstone Investments, Inc.
718 Thompson Lane, Suite 108
Nashville,TN37204

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS
$ 72,800
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS
THE 13 DAY OF June 20 06
Deputy Register