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: 07/10/06 11:56 2 pgs
Fees:13.00 Taxes:366.30
20060710-0082353

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 24, 2005, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 20050628-0074311, ("Deed of Trust"), Andrew Morris conveyed to Realty Title & Escrow Company, Inc., 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 HSBC Bank USA, National Association, as Trustee; and

WHEREAS, **HSBC Bank USA, National Association, as Trustee,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20060605-0065794** 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 05/25/09, 06/01/06, 06/08/06, in THE NASHVILLE RECORD, by which advertisement the sale was held on June 15, 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 **$ 73,126.00**; 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:

Land in Davidson County, Tennessee being Lot No. 87 on the Plan of Hermitage Hills, Section Twelve, of record in Plat Book 4675, Page 125, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete description of said lot.
Being the same property conveyed to Andrew Morris, unmarried, by deed from Michael J. Ladisa and Robin A. Roberts Ladisa, of record in Instrument No. 200506280074310, Register's Office for Davidson County, Tennessee.
This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

The last recorded Warranty Deed was filed of record at Instrument No. 200506280074310 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 15th day of June, 2006.

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

STATE OF GEORGIA
COUNTY OF DEKALB

On this 15th day of June, 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

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

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 $ 73,126.00, 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 15th DAY OF JUNE 2006.

Notary Public

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

My Commission Expires:

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MSP No.: 416.0609269TN (Mortgage)
Lender Loan No.: 16432023
Property Address: 843 Heritage Trail, Hermitage, TN 37076
Tax Parcel ID No.: 75-01-28.00

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS
$ 73,126.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS
THE 16 DAY OF JUNE 20 06
Deputy Register

Mail Tax Notices To and Property Owner:
Cornerstone Investments, Inc.
718 Thompson Lane, Suite 108
Nashville, TN 37204