RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Jeffrey Spears and Jeanne Spears

GRANTEE(s)
Accredited Home Lenders, Inc., a California Corporation

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

Davidson County DEEDTRS
Recvd: 09/05/06 13:24 2 pgs
Fees:13.00 Taxes:499.50
20060905-0109274

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated March 27, 2006 and recorded March 29, 2006, as Instrument No. 20060329-0035702 in the Register's Office of Davidson County, Tennessee, Jeffrey Spears and Jeanne Spears conveyed to Stewart Title of Tennessee, Inc.,, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Accredited Home Lenders, Inc., a California Corporation and Accredited Home Lenders, Inc., a California Corporations successors and assigns, 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 has appointed **AARON SQUYRES** as Successor Trustee and **BENJAMIN T. JONES** as Co-Trustee by instrument of record recorded on July 24, 2006 as Instrument No. 20060724-0088471 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 has requested said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale of said property was, by said Successor Trustee, made and given conformity with the terms and provisions of said Deed of Trust, and

WHEREAS, pursuant to said advertisement and notice, on August 16, 2006 at the GAYLORD ENTERTAINMENT CENTER, 501 BROADWAY in Nashville, Tennessee, 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 Accredited Home Lenders, Inc., a California Corporation, at and for the sum of $135,000.00, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Accredited Home Lenders, Inc., a California Corporation of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Successor Trustee does hereby grant, bargain, sell, and convey to the said Accredited Home Lenders, Inc., a California Corporation, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being all of Lot No. 173, Revised Lots 173-176 and Reserved Parcel 229 Harborgate, Section Two, as shown by plat appearing of record in Plat Book 6200, Page 509, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot. Being the same property conveyed to Jeffrey Spears, a married man by Warranty Deed from David L. Priest and wife, Rebecca A. Priest as of record in Instrument No. 20060329-0035701 Register's Office for Davidson County, Tennessee. Commonly known as: 3077 Brantley Drive, Antioch, Tennessee 37013.
>
> Tax Parcel No.: 15002023300

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Accredited Home Lenders, Inc., a California Corporation, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 29th day of August, 2006.

Benjamin T. Jones, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Benjamin T. Jones, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 29th day of August, 2006.

Notary Public

My Commission Expires: _____

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $135,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Benjamin T. Jones
Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Benjamin T. Jones, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in Little Rock, AR this 29th day of August, 2006.

Notary Public

My Commission Expires: _____

OFFICIAL SEAL
MATTHEW D. MARTIN
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
My Commission Expires 09-24-2006

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Accredited Home Lenders, Inc., a California Corporation
17089 Via Del Campo
Building 3, Second Floor
San Diego, CA 92127