THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
Sun Trust Bank Building
201 Fourth Ave North Ste 1800
Nashville, Tennessee 37219

Davidson County DEEDTRS
Recvd: 01/29/07 12:12 3 pgs
Fees:18.00 Taxes:192.42
20070129-0011615

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

Yale Mortgage Corporation
4100 NE 2nd Avenue Ste 206
Miami, FL 33137

Map-Parcel Numbers:

071.15-0-324.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Andrew Hereford to Lawrence Vogan, Trustee, dated the 7th day of October, 2005, and being of record in Instrument No. 20051012-0122954, 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, Yale Mortgage Corporation.

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. 20060913-0113451, 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), January 3, 2007, at the Davidson County Courthouse, Public Square, 2nd Avenue, Nashville, Tennessee, when and where Yale Mortgage Corporation, ("Grantee"), became the last and highest bidder at the price of Fifty-two Thousand Six and 47/100 ($52,006.47) 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 January, 2007.

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 2nd day of January, 2007.

Charlotte E Hearing
Notary Public

My commission expires: _____

STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY My Commission Expires JAN. 23, 2010

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $52,006.47.

My Commission Expires JAN. 23, 2010

Affiant

Subscribed and sworn to before me this 5th day of January, 2007.

Charlotte E Hearing
Notary Public

My commission expires: _____

CHARLOTTE E HEARING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires JAN. 23, 2010

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 124 on the Plan of Sharpe and Horn's Second Subdivision of the Lindsley Property in Northeast Nashville, as of record in Book 161, Page 53, Register's Office for said County.

Said Lot No. 124 fronts 50 feet on the westerly side of North Second Street and runs back between parallel lines 145 feet to an alley.

BEING the same property conveyed to Andrew Hereford by Warranty Deed from Juanita A. Bratcher and L. Hollis Bratcher, dated May 5, 2005, of record in Instrument No. 20050506-0051326, in the Register's Office for Davidson County, Tennessee.

This is improved property known as 1228 North 2nd Street, Nashville, Tennessee 37207.