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 12:13 3 pgs
Fees:18.00 Taxes:213.30
20070129-0011616

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:

081-11-0 531.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Rita Darlene Taylor, an unmarried person, to Lawrence Vogan, dated the 12th day of October, 2005, and being of record in Inst. No. 20051025-0128805, 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 Instrument No. 20061129-0147199, 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), December 20, 2006, 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-seven Thousand Six Hundred Forty-eight and 15/100 ($57,648.15) 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 20th day of December, 2006.

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 20th day of December, 2006.

Notary Public

My commission expires:

CHARLOTTE E HERRING
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $57,648.15.

Affiant

Subscribed and sworn to before me this 20th day of December, 2006.

Notary Public

My commission expires:

CHARLOTTE E HERRING
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

EXHIBIT A

Land in Davidson County, Tennessee, being the northerly 40 feet of the southerly 50 feet of Lot No. 181 on the Plan of McGavock, Wetmore and other's Second Addition, called the "Addition to the Town of McGavock" of record in Book 21, page 41, Register's Office for Davidson County, Tennessee.

BEING the same property conveyed to Rita Darlene Taylor, an unmarried person by Deed from Nashville Area Habitat for Humanity, Inc. a Tennessee non profit corporation, dated 2/27/97, of record in Book 10362, page 591, in the Register's Office for Davidson County, Tennessee.

This is improved property known as 1621 12th Ave North, Nashville, TN 37208.