FILE NO.: 648.0700372TN\kls
LOAN NO.: 0010554228\CONV

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN,
L.L.C.
3300 N.E. Expressway, Suite 8B
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 03/05/07 09:51 2 pgs
Fees:13.00 Taxes:441.10
20070305-0026497

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 13, 2005, and recorded in the Register's Office of Davidson County, TN, at Instrument 20050516-0054797, ("Deed of Trust"), as re-recorded at Instrument 200505200057026, aforesaid records, and Jeff Spears and Jeanne Spears conveyed to David W. Kious, 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 Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, **Mortgage Electronic Registration Systems, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200701300012164** 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 January 25, February 1, and 8, 2007, in THE NASHVILLE RECORD, by which advertisement the sale was held on February 22, 2007, 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 **Mortgage Electronic Registration Systems, Inc.,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 119,217.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to **Household Financial Center, Inc,** his/her successors and assigns;

WHEREAS, the owner and holder of said debt for which said property was sold has 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 Mortgage Electronic Registration Systems, 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 **Household Financial Center, Inc,** his/her 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 all of Lot No. 390, on the Plan of Section Eight, 2nd Revision, "The Country", as shown by plat appearing of record in Plat Book 6250, Pages 912 and 913, 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 Jeff Spears and Jeanne Spears, husband and wife, by Warranty Deed from Ron Sexton and wife, Natalie Sexton as of record in Instrument No. 20050516-0054795 Register's Office for Davidson County, Tennessee. Jeanne Spears and Jeanne K. Spears are one and the same person.

The last recorded Warranty Deed was filed of record at Instrument No. 200505160054795 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 the said **Household Financial Center, Inc,** his/her successors and assigns, forever, to 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 22nd day of February, 2007.

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

STATE OF GEORGIA
COUNTY OF DEKALB

On this 22nd day of February, 2007, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

Robin M. Walker
Notary Public State of Georgia
DeKalb County
My Commission expires April 12, 2008

Notary Public

My Commission Expires:_____

Robin M. Walker NOTARY PUBLIC Dekalb County GA

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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 $ 119,217.00, 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 22nd DAY OF FEBRUARY 2007.

Robin M. Walker
Notary Public State of Georgia
DeKalb County
My Commission expires April 12, 2008

Notary Public

My Commission Expires: _____

Robin M. Walker NOTARY PUBLIC Dekalb County GA

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MSP No.: 648.0700372TN (Spears)
Lender Loan No.: 0010554228
Property Address: 3409 Westcliffe Court, Antioch, TN 37013
Tax Parcel ID No.: 150 - 04; 107.00

Mail Tax Notices To and Property Owner:
Household Mortgage/Fidelity Natl Foreclosure and Bankruptcy
2700 Sanders Road
Prospect Heights, IL 60070