FILE NO.: 382.0703918TN\JTW
LOAN NO.: 0434607941\CONV

Davidson County DEEDTRS
Recvd: 03/21/07 11:31 2 pgs
Fees:13.00 Taxes:765.90

20070321-0034262

THIS INSTRUMENT PREPARED BY & RETURN TO:
Priority Trustee Services of TN, L.L.C.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 26, 2002 and recorded in the Register's Office of Davidson County, TN, at Instrument No. 20020916-0112299, ("Deed of Trust")Rosalind W. Gardner and Michael R. Gardner conveyed to Raymond E. Lacy, 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 JPMorgan Chase Bank as Trustee; and

WHEREAS, **The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20070220, Page 0020329** in the Register's Office of Davidson County, TN; 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 TN and the terms and provisions of said Deed of Trust on 02/15/07, 02/22/07, 03/01/07, in THE NASHVILLE RECORD, by which advertisement the sale was held on March 08, 2007, at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, TN, 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 **The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $207,000.00; and

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 The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee 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 **The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Land in the Thirteenth Civil District of Davidson County, Tennessee, more particularly described according to a survey by W. W. Turner Company, as follows: Starting with a concrete monument at the West end of the return at the Northwest corner of the intersection of Echo Lane and the Clarksville Pike, and running thence in a Westerly direction along the Northerly margin of Echo Lane 848.4 feet to an iron pin and the point of beginning for this parcel of land; thence leaving said lane at right angles in a Northerly direction 391.0 feet to an iron pin; thence in a Westerly direction 117.0 feet to an iron pin; thence in a Southerly direction 390.0 feet to an iron pin in the Northerly margin of Echo Lane; thence in an Easterly direction along the Northerly margin of said lane 117.0 feet to the point of beginning. Being the same property conveyed to Michael R. Gardner, by Quitclaim Deed from Ida Lee Gardner, dated February 2, 1993 and recorded June 2, 1993 in Book 8966, Page 922, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No. 8966, Page 922 in the Register's Office of Davidson County, TN.

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 **The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank N.A. as Trustee**, its 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 08th day of March, 2007.

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

STATE OF GEORGIA

COUNTY OF DEKALB

On this 08th day of March, 2007, 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.

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

Notary Public

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 $207,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

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

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 08TH DAY OF MARCH 2007.

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

Notary Public

My Commission Expires:_____

MSP No.: 382.0703918TN (Gardner)
Lender Loan No.: 0434607941
Property Address: 3620 Echo Lane, Nashville, TN 37218
Tax Parcel ID No.: 48-00; 111.00

Mail Tax Notices To and Property Owner:

Homecomings Financial, LLC/FNFS
9350 Waxie Way
San Diego, CA 92123