Davidson County DEEDTRS
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Fees:18.00 Taxes:543.09
20071011-0121031

Prepared by and Return to:
Laura Grifka/jwilson 09/06/2007
McCurdy & Candler, L.L.C.
P.O. Box 57
Decatur, GA 30031

# SUBSTITUTE TRUSTEE'S DEED

Homecomings Financial
File No. 07-07554 /Racquel Dyer

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated December 9, 2002 , and recorded in the Register's Office of Davidson County, Tennessee, in Deed Book 20021217, Page 0155223, ("Deed of Trust"), Racquel Dyer conveyed to Nations Title, Trustee, 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 Homecomings Financial, LLC ; and

WHEREAS, Homecomings Financial, LLC, being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 200709060107032, 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 8/17/07, 8/24/07, and 8/31/07, in The Chattanooga Free Press , by which advertisement the sale was held on September 6, 2007 , in Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Homecomings Financial, LLC, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $146,780.93; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to Homecomings Financial, LLC, 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 Homecomings Financial, LLC as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Frank R. Olson, Sidney A. Gelernter, J. Michael Dugan, Laura A. Grifka, as Substitute Trustee, does hereby grant, bargain, sell and convey unto Homecomings Financial, LLC, his/her successors and assigns, in fee simple forever, the following described property, to-wit:

**FOR LEGAL DESCRIPTION, SEE EXHIBIT "A"
ATTACHED HERETO AND MADE A PART HEREOF**

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 Homecomings Financial, LLC, his/her successors and assigns, forever, to whom the said, Frank R. Olson, Sidney A. Gelernter, J. Michael Dugan, Laura A. Grifka, 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, Laura A. Grifka, has hereunto set her hand, on September 6, 2007.

Laura A. Grifka
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On September 6, 2007 , before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Laura Grifka, Substitute Trustee, the within named bargainor, with whom I am personally acquainted (or proved on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she executed the foregoing instrument for the purposes contained therein.

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

Notary Public

My Commission Expires: Nov 13th, 2007

NOTARY PUBLIC DEKALB COUNTY GA SEBRENA SUMRAH MY COMMISSION EXPIRES NOV. 13 2007

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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 $146,780.93, 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 September 6, 2007.

Notary Public

NOTARY PUBLIC DEKALB COUNTY GA SEBRENA SUMRAH MY COMMISSION EXPIRES NOV. 13 2007

Mail Tax Notices to and Property Owner:
**Homecomings Financial, LLC**
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120

**Map & Parcel No.: 150-3-345**
**Property Address: 1413 Ravenna Court N**
**Antioch, TN 37013**

**Exhibit "A"**

Land in Davidson County, Tennessee, being Lot No. 455 on the Plan of The Country, Section 9, of record in Plat Book 6900, Pages 285 & 286, Registers Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Racquel Dyer, unmarried, by warranty deed from Phillip G. Vassar and Jeanne M. Yeatman, both unmarried, of record in Instrument No. 2002-1217-0155222, Registers Office for Davidson County, Tennessee.