Davidson County DEEDTRS
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Prepared by and Return to:
Laura Grifka/cwright 11/01/2007
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

Homecomings Financial
File No. 07-11283 /Michael Harvel

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated July 31, 2003 , and recorded in the Register's Office of Davidson County, Tennessee, in Instrument No. 20030804-0110167, ("Deed of Trust"), Michael Harvel conveyed to Cumberland Title Company, 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 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 in Instrument No. 200710170123024, 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 10/12/07, 10/19/07, 10/26/07, in Ashland Times , by which advertisement the sale was held on November 1, 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 The Bank of New York Trust Company, N.A. as successor to JP Morgan 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 $124,015.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to The Bank of New York Trust Company, N.A. as successor to JP Morgan Chase Bank N.A. as Trustee , its 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 The Bank of New York Trust Company, N.A. as successor to JP Morgan Chase Bank N.A. as Trustee as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Laura A. Grifka, as Substitute Trustee, does hereby grant, bargain, sell and convey unto The Bank of New York Trust Company, N.A. as successor to JP Morgan Chase Bank N.A. as Trustee , its 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 The Bank of New York Trust Company, N.A. as successor to JP Morgan Chase Bank N.A. as Trustee, its successors and assigns, forever, to whom the said, 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 November 1, 2007.

Laura A. Grifka
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On November 1, 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 this day and year above written.

PATRICK A. TAGGART NOTARY PUBLIC FULTON COUNTY GEORGIA EXPIRES JULY 25, 2010

Notary Public

My Commission Expires: 7/25/10

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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 $124,015.00, 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 November 1, 2007.

Notary Public

PATRICK A. TAGGART NOTARY PUBLIC FULTON COUNTY GEORGIA EXPIRES JULY 25, 2010

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

Map & Parcel No.: 42-13-85.00
Property Address: 223 A Foxboro Drive
Madison, TN 37115

Exhibit "A"

Being Lot No. 22 on the Plan of Hedgewood Hills, Section 2, as shown by plat of record in Plat Book 3700, Page 44, of the Registers Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Michael Harvel, married by deed from Raymond W. Anderson Jr. and wife, Joy Anderson as of record in INSTRUMENT NUMBER 20030804-0110156, Registers Office for said County.

Said Mary Harvell joins in this Deed of Trust for the purpose of conveying and waiving any and all right, title and interest, if any, she may have in and to the said property. The said Mary Harvell having no personal liability in connection with the loan to which reference is made herein.