PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
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Davidson County DEEDTRS
Recvd: 11/28/07 10:43 2 pgs
Fees:13.00 Taxes:515.15
20071128-0138023

Name: Mark S. Pence, and Vicky K. Pence
S&K#: 07-14033

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 26, 2004, recorded in Instrument number 20040607-0066898 in the Register's Office of Davidson County, Tennessee, Mark S. Pence and Vicky K. Pence, husband and wife, conveyed to Accurate Title and Escrow, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20071019-0124089, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on November 15, 2007, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 AM; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to Household Financial Center Inc., whose address is HSBC Consumer Mortgage Lending, 636 Grand Regency Blvd., Brandon, Florida 33509 at and for the sum of $139,230.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Household Financial Center Inc., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro & Kirsch, LLP., as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Household Financial Center Inc., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 230 on the Plan of Gra-Mar Acres, Section 10, as of record in Book 2663, Page 34, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a complete description thereof.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20040607-0066898 in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record Instrument number 20040607-0066898 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20001102-0109045, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining

unto Household Financial Center Inc., its successors and assigns, in fee simple forever, to whom the said Shapiro & Kirsch, LLP., Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Shapiro & Kirsch, LLP., Substitute Trustee, has hereunto set his hand and seal on the date written below.

Shapiro & Kirsch, LLP.

Denise D. Griffin, An Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 15th day of Nov., 2007, before me, a Notary Public, in and for said State and County, personally appeared Denise D. Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be an Authorized Agent of Shapiro & Kirsch, L.L.P. the within named bargainor, a limited liability partnership, and that as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Partnership.

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

JAMIE D. HARPOLE STATE OF TENNESSEE NOTARY PUBLIC Shelby County

12-13-08
My commission expires:

Notary Public

My Comm Exp 12-13-08

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $139,230.00 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 the date written above.

JAMIE D. HARPOLE STATE OF TENNESSEE NOTARY PUBLIC Shelby County

12-13-08
My commission expires:

Notary Public

My Comm Exp 12-13-08

PROPERTY ADDRESS: 640 Lemont Drive, Nashville, TN 37216

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Household Financial Center Inc.
636 Grand Regency Blvd.
Brandon, Florida 33509

S & K #:07-14033
Map & Parcel – 05114004000