Prepared by and Return to:
Laura Grifka/pbogle 12/13/2007
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

Davidson County DEEDTRS
Recvd: 12/19/07 10:38 3 pgs
Fees:18.00 Taxes:622.34

20071219-0145527

SUBSTITUTE TRUSTEE'S DEED

Washington Mutual Bank 908
File No. 07-05686 /Kathy R. Spakes and Don L. Spakes

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated June 30, 2006, and recorded in the Register's Office of Davidson County, Tennessee, in Instrument No. 200607050079848, ("Deed of Trust"), Kathy R. Spakes and Don L. Spakes conveyed to Settlement Services of Tennessee, 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. 200710220124789, 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 11/23, 11/30, 12/7, in Ashland Times , by which advertisement the sale was held on December 13, 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 Washington Mutual Bank, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $168,199.33; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to Washington Mutual Bank, 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 Washington Mutual Bank 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 Washington Mutual Bank, 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 Washington Mutual Bank, 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 December 13, 2007 .

Laura A. Grifka
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On December 13, 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: 7/25/10

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

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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 $168,199.33, 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 December 13, 2007 .

Notary Public

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

Mail Tax Notices to and Property Owner:
Federal Home Loan Mortgage Corporation
8250 Jones Branch Drive
McLane, VA 22102

Map & Parcel No.: 174110A41200CO
Property Address: 2429 Haskell Drive
Antioch, TN 37013

Exhibit "A"

Being Lot 404, on the Plan of Cane Ridge Farms - Phase VI, Section 2 of record as Instrument #20060216-0018813, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete and accurate description.

Being the same property conveyed to Kathy R. Spakes, married, by Special Warranty Deed from NVR, Inc., t/a Fox Ridge Homes, to be recorded immediately prior to the recording hereof in Instrument #20060705-0079847, Register's Office for Davidson County, Tennessee.