THIS INSTRUMENT PREPARED BY:
BAKER, DONELSON, BEARMAN CALDWELL & BERKOWITZ
1800 Republic Centre, 633 Chestnut Street
Chattanooga, Tennessee 37450

Davidson County DEEDTRS
Recvd: 12/21/07 10:09 3 pgs
Fees:18.00 Taxes:244.20
20071221-0146463

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 26, 1997, Richard W. Bruce, did convey in trust to Larry T. Gilmore, Trustee, a certain tract of land to secure payment of a debt in the principal sum of $66,999.24 (the "Note") payable to Oakwood Acceptance Corporation, predecessor in interest to Chase Mortgage and Finance, Inc., recorded in Book 10631, page 10, (the "Deed of Trust") all in the Register of Deeds Office of Davidson County, Tennessee, said Deed of Trust is incorporated herein by reference;

WHEREAS, the Deed of Trust and Note were assigned to Chase Manhattan Trust Company, National Association, n/k/a JP Morgan Chase Bank National Association, as Trustee, ("Chase") by Assignment of Mortgage recorded November 14, 2000, at Instrument No. 2000114-0112705; and

WHEREAS, Chase is the owner and holder of the Note and Deed of Trust; and

WHEREAS, Chase, exercising its authority as such owner and holder, appointed Nelwyn Inman as Substitute Trustee by instrument recorded on November 16, 2007, at November 16, 2007, as Instrument Number 20071116-0134610, in the Register of Deeds Office for Davidson County, Tennessee; and

WHEREAS, default was made in the payment of the indebtedness secured by the Deed of Trust; and

WHEREAS, the undersigned, as Substitute Trustee, did, in compliance with provisions of said Deed of Trust, advertise for sale the property to be conveyed by same, said advertisement for sale having been published in The Davidson AM/Tennessean newspaper published in Nashville, Davidson County, Tennessee, in the issues of November 30, December 7, and 14, 2007 of said newspaper, said sale having been advertised for December 21, 2007, at 10:00 a.m. at the front entrance of the Davidson County Register of Deeds, Nashville, Tennessee, at which time and place same was offered for sale and sold; and

WHEREAS, said sale was made subject to prior liens and encumbrances of record, including liens of real estate taxes, and any applicable restrictions, building liens, and easements

WHEREAS, Mortgagee has complied with the notice provisions of 26 U.S.C. § 7425(c) and Reg. §§ 301.7425-1 and, T.C.A. § 67-1-1433(b)(2); and

WHEREAS, the highest and best bid for said property was then and there made on behalf of Vanderbilt Mortgage and Finance, Inc. in its capacity as servicer to Chase, to-wit: a bid of Sixty-Six Thousand and 00/100 Dollars ($66,000.00) for said property, which bid was then and there accepted by David Waddell as agent of Nelwyn Inman, as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, Nelwyn Inman, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey unto Chase Mortgage and Finance, Inc. the property advertised and sold as hereinabove recited, and more particularly described and situated in the State of Tennessee, Davidson County, and is described as follows, to wit:

> Land in Davidson County, Tennessee, being Lot No. 451 in Sunrise Heights Second Plan, as of record in Book 421, page 46, Register's Office for Davidson County.

Said Lot No. 451 fronts 57.5 feet on the westerly side of Mays Avenue and runs back between parallel lines 169.3 feet on the southerly line and 174.9 feet on the northerly line to an alley, measuring 57.8 feet thereon.

Together with all improvements constructed upon, fixed thereto or located upon the property described above including the residential dwelling located thereupon which dwelling is or may be a "manufactured home" which manufactured home is hereby conclusively deemed to be real property described as follows: Make, Destiny; Model 3519 1997; Serial number OW57646AB.

Being the same property conveyed to Richard W. Bruce by Warranty Deed from James D. Kennedy and Deborah Kennedy of record in Book 10525, page 465, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD, unto the said Vanderbilt Mortgage and Finance, Inc., its successors, heirs, and assigns, the same together with all hereditaments and appurtenances belonging or appertaining thereto, free from all rights of homestead, dower, equity of redemption and the statutory right of redemption in Tennessee Code Annotated §66-8-101, all of which are waived in the Deed of Trust but SUBJECT to the following:

1. Any unpaid taxes against the property.

2. Any recorded easements, conditions, covenants, rights-of-way or subdivision plats affecting the property; and

3. Any dedication of roads affecting the property and any governmental zoning and subdivision ordinances or regulations in effect.

4. Any prior or superior liens, judgment, deeds of trust or other interests of record.

5. The Right of Redemption by the United States pursuant to 26 U.S.C. §7425.

The undersigned Grantor as Substitute Trustee believes the title hereby conveyed to be good except for prior liens of record, including those described hereinabove, and including any prior liens for taxes, and any applicable restrictions, building lines and easements, but warrants same against the lawful claims of all persons claiming by, through and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above described Deed of Trust, AND NO FURTHER OR OTHERWISE.

IN WITNESS WHEREOF, the said Nelwyn Inman, as Substitute Trustee, has hereunto set her hand as of this 18th day of December, 2007.

By: _____
Nelwyn Inman, Substitute Trustee

STATE OF NORTH CAROLINA

COUNTY OF COLUMBUS

Personally appeared before the undersigned Notary Public in and for said State and County of duly commissioned and qualified, Nelwyn Inman, Substitute Trustee, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, the 18th day of December, 2007.

Linda D Lee
Notary Public

My Commission expires: 04-08-2012

LINDA D. LEE NOTARY PUBLIC COLUMBUS COUNTY, N. C.

PROPERTY OWNER: Vanderbilt
MAIL TAX BILLS TO: **[redacted]e Mortgage and Finance, Inc.**
7800 McCloud Road
Greensboro, NC 27409-9634
(REFERENCE: Bruce, 417946)

TAX NO.: Map/Parcel 13301026500

STATE OF NORTH CAROLINA

COUNTY OF COLUMBUS

I hereby swear or affirm that to the best of Affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is Sixty-Six Thousand and 00/100 ($66,000.00), 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 as the 18th day of December, 2007.

Linda D. Lee
(Notary Public)
My Commission Expires: 04-08-2012

LINDA D. LEE NOTARY PUBLIC COLUMBUS COUNTY, N. C.