FILE NO.: 648.0718135TN\X
LOAN NO.: 0008560930\CONV

Davidson County DEEDTRS
Recvd: 02/25/08 10:20 2 pgs
Fees:13.00 Taxes:412.02
20080225-0017954

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 06, 2004 and recorded in the Register's Office of Davidson County, TN, at Instrument Number 20040524-0060472, ("Deed of Trust")Lawanna Dowdy and Wondon Phillips conveyed to William Davis, 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 Household Financial Center Inc.; and

WHEREAS, **Household Financial Center Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument Number 20080114-0003849** in the Register's Office of Davidson County, TN; 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 TN and the terms and provisions of said Deed of Trust on 1/18/2008 1/25/2008 2/1/2008, in THE NASHVILLE RECORD, by which advertisement the sale was held on February 14, 2008, at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A Gaylord Entertainment Center in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Higgins, Himmelberg & Piliponis, P.L.L.C., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Household Financial Center Inc.,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of $111,357.98; and

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 Household Financial Center Inc. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.,** as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Household Financial Center Inc.,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

The land referred to in this Commitment is described as follows: Land in Davidson County, Tennessee, being Lot No. 878 on the plan of Hermitage Hills, Section 8, as of record in Book 3600, Page 24, Register's Office for Davidson County, Tennessee. Said Lot No. 878 fronts 107.46 feet on the southeasterly margin of Bonnalee Drive and extends back 195.57 feet on the northeasterly line and 102.7 feet on the southwesterly line, to a dead line in the rear, measuring 141.8 feet thereon. This being the same property conveyed to Ronald E. Hightstone, unmarried by deed from Lynn Brothers Company, a partnership composed of John Stuart Lynn and Richard Bruce Lynn recorded January 24, 1992 in Book 8534, Page 811, Register's Office for Davidson County, Tennessee. The said Ronald E. Hightshoe having since married. The said Ronald E. Hightshoe and Cathy Lynn Hightshoe having since divorced (filed November 19, 1998 in the Second Circuit Court for Davidson County, Tennessee Docket No. 98D-3566) and property is now solely vested in Ronald Eugene Hightshoe by Quitclaim Deed of Cathy Lynn Hightshoe dated December 29, 1998 and recorded September 9, 2002 in Instrument Number 20020909-0108734, Register's Office for Davidson County, Tennessee. Property is now vested in Wondon Dowdy Phillips and Lawanna Dowdy, join tenants with full rights of survivorship by Warranty Deed of Ronald E. Hightshoe being recorded simultaneously herewith in Instrument Number 20040524-0060471, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument Number 200405240060471 in the Register's Office of Davidson County, TN.

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 **Household Financial Center Inc.,** its

successors and assigns forever, to whom the said, **Nationwide Trustee Services, Inc.**, 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, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 14th day of February, 2008.

Germaine Duncan

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 14th day of February, 2008, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Nationwide Trustee Services, Inc.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

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

Ronald Key
Notary Public

RONALD KEY NOTARY PUBLIC EXP. Nov. 28, 2010 GWINNETT COUNTY, GA

My Commission Expires: 11-28-2010

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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 $111,357.98, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Germaine Duncan
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 14TH DAY OF FEBRUARY 2008.

Ronald Key
Notary Public

RONALD KEY NOTARY PUBLIC EXP. Nov. 28, 2010 GWINNETT COUNTY, GA

My Commission Expires: 11-28-2010

MSP No.: 648.0718135TN (Dowdy)
Lender Loan No.: 0008560930
Property Address: 193 Bonnalee Drive, Hermitage, TN 37076
Tax Parcel ID No.: 74 - 08; 198.00

Mail Tax Notices To and Property Owner:

Household Mortgage/Fidelity Natl Foreclosure and Bankruptcy
2700 Sanders Road
Prospect Heights, IL 60070