PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
Fax: 901-761-5690

Name: Devora Manier,
S&K#: 08-000848

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 16, 2005, recorded in Instrument number 20050527-0060018 in the Register's Office of Davidson County, Tennessee, Devora D. Manier, a married woman, conveyed to Walter H. Neilsen, 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 20080303-0020882, 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 March 21, 2008, 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 The Bank of New York, as indenture trustee for the Encore Credit Receivables Trust 2005-2, whose address is Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, Utah 84115 at and for the sum of $105,804.08, 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 The Bank of New York, as indenture trustee for the Encore Credit Receivables Trust 2005-2, 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 The Bank of New York, as indenture trustee for the Encore Credit Receivables Trust 2005-2, 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:

Lots Numbers 905 and 907, of Block 140, the Number 1 Plan of West Nashville, of record in Book 57, Pages 74 and 75 Register's Office for said County, to which plan reference is made for a complete and accurate legal description.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20050527-0060018 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 20050527-0060018 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 11594, Page 565 and Quit Claim Deed at Instrument Number 20050527-0060017, in the Register's Office for Davidson County, Tennessee.

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

Davidson County DEEDTRS
Recvd: 04/02/08 14:09 2 pgs
Fees:13.00 Taxes:391.48
20080402-0033246

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 The Bank of New York, as indenture trustee for the Encore Credit Receivables Trust 2005-2, 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 Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 21st day of March, 2008, before me, a Notary Public, in and for said State and County, personally appeared Denise Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be the Managing Foreclosure Attorney 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.

6/15/2010
My commission expires:

Notary Public

SHAUNA D. JONES STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 06/15/2010

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 $105,804.08 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.

6/15/2010
My commission expires:

Notary Public

SHAUNA D. JONES STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 06/15/2010

PROPERTY ADDRESS: 5002 Kentucky Avenue, Nashville, TN 37209

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
The Bank of New York, as indenture trustee for the Encore Credit Receivables Trust 2005-2
3815 South West Temple
Salt Lake City, Utah 84115

S & K #:08-000848
Map & Parcel – 91.07-182.00