Davidson County DEEDTRS
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Prepared by and Return to:
Laura Grifka/cwright 03/27/2008
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

Homecomings Financial
File No. 08-04643 /Harold Holder and Deborah Lacy

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated December 2, 2005, and recorded in the Register's Office of Davidson County, Tennessee, on December 7, 2005 at Instrument No. 200512070147357, ("Deed of Trust"), Harold Holder and Deborah Lacy conveyed to American Title Company, Inc., 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. 200512070147357 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 3/7/08, 3/14/08, 3/21/08, in The Nashville Record - Davidson, by which advertisement the sale was held on March 27, 2008, 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 U.S. Bank National Association as Trustee, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $78,625.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to U.S. Bank National Association as Trustee, 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 U.S. Bank National Association as Trustee 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 U.S. Bank National Association as Trustee, 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 U.S. Bank National Association as Trustee, 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 March 27, 2008.

Laura A. Grifka
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On March 27, 2008, 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

PATRICIA A. 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 $78,625.00, 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 March 27, 2008.

Notary Public

PATRICIA A. TAGGART NOTARY PUBLIC FULTON COUNTY GEORGIA EXPIRES JULY 25, 2010

Mail Tax Notices to and Property Owner:
Homecomings Financial, LLC
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120

Map & Parcel No.: 080-04-0-091
Property Address: 3020 Hydes Ferry Road
Nashville, TN 37218

Exhibit "A"

Property located at: 3020 Hydes Ferry, Davidson County, Nashville, TN 37218 AND:

Tract I:
A tract of land in the 13th, formerly 23rd, Civil District, being part of Lot No. 1 on the Plan of the Richard Hyde Homeplace, as of record in Minute Book H, Pages 118 and 119, County Court for said County, and being known as Lot No. 3 on the unrecorded Map of the A. E. McCormick Subdivision, not of record and described according to a plat made by Norris H. Hickerson, Surveyor, November 6, 1948, as follows:

Beginning at a point in the easterly margin of Old Hydes Ferry Pike at the corner of Lots No. 2 and 3 on said plan; thence along the easterly margin of said Pike South 32 degrees East 90 feet; thence North 58 degrees East 150 feet to an iron pin; thence in a northwesterly direction along the rear line of Lot No. 3, 90 feet to an iron pin at the corner of Lots Nos. 2 and 3; thence southwesterly with the line between said lots, 150 feet to the beginning.

Tract II:
Land in the old 13th Civil District being part of a tract shown as the Subdivision of Mrs. Henrietta McCormick Property on the plan of Northside Addition, as of record in Book 2330, Page 122, Registers Office for said County.

Beginning at a point in the southerly margin of River Drive, the common corner of the land herein described as Lot No. 7 on said plan; thence southwardly 56.8 feet to a point; thence westwardly 140 feet, more or less, to a point in the easterly margin of Old Hydes Ferry Pike; thence northwardly 30 feet, more or less, to a point which is the beginning of a curve; thence around said curve 39.3 feet to a point; thence eastwardly 135.6 feet to the beginning.

Being the same property conveyed to Investors Development, LLC and Suwannee Properties, LLC by deed dated 12-16-04, from Federal Home Mortgage Corp., filed for record on 01-07-05, in Instrument No. 200501070002918, Registers Office for Davidson County, Tennessee.

Being the same property conveyed to Deborah Lacy and Harold Holder on 12/02/05, by deed from Investors Development, LLC and Suwannee Properties, LLC, filed for record on 12-7-05, in Instrument No. 200512070147356, Register`s Office for Davidson County, Tennessee.