Davidson County DEEDTRS
Recvd: 04/09/08 11:39 3 pgs
Fees:18.00 Taxes:468.61
20080409-0035847

Prepared by and Return to:
Laura Grifka/cwright 04/03/2008
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

Homecomings Financial
File No. 08-05085 /Diana Chang and Robert Chang

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated February 11, 2005, and recorded in the Register's Office of Davidson County, Tennessee, on February 16, 2005 at Instrument No. 200502160017718, ("Deed of Trust"), Diana Chang and Robert Chang conveyed to Harold Reeves, 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. 200803200028157, 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 April 3, 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 The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $126,650.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. 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 The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. 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 The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. 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 The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. 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 April 3, 2008.

Laura A. Grifka
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On April 3, 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

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

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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 $126,650.00, 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 April 3, 2008.

Notary Public

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

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

Map & Parcel No.: 182060A1870000
Property Address: 8240 Ramstone Way
Antioch, TN 37013

Exhibit "A"

BEING Lot 177, Final Plat, Old Hickory Hills, Phase Two, Section Three, of record in Instr. #20040420-0044507, Registers Office, Davidson County, Tennessee.

Being the same property conveyed to Robert Chang and wife, Diana Chang by deed of record in Instr. #20050216-0017717, Registers Office, Davidson County, Tennessee.

Subject to Declaration of Covenants, Conditions and Restrictions of record in Instr. #20020116-0006750, and Charter of record in Instr. #20020123-0009417, Registers Office, Davidson County, Tennessee.