PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
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Davidson County DEEDTRS
Recvd: 04/14/08 11:04 2 pgs
Fees:13.00 Taxes:491.58
20080414-0037438

Name: Gregory Phillips, and Sheila Phillips
S&K#: 08-002274

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 30, 2002, recorded in Instrument number 20020906-0108024 in the Register's Office of Davidson County, Tennessee, Gregory Phillips and wife, Sheila Phillips, conveyed to Mary L. Aronov, Esquire, 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 20080325-0029894, 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 April 4, 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 Household Financial Center, Inc., whose address is HSBC Mortgage Services, Inc., 636 Grand Regency Blvd., Brandon, Florida 33509 at and for the sum of $132,860.00, 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 Household Financial Center, Inc., 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 Household Financial Center, Inc., 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:

Lot Number 40, on the Plan of Harbour Town Village, Section 2, of record in Book 4675, Page 146 and 147, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20020906-0108024 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 20020906-0108024 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20020906-0108023, in the Register's Office for Davidson County, Tennessee.

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

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 Household Financial Center, Inc., 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.

Ashley Jones

Ashley Jones, Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 4th day of April, 2008, before me, a Notary Public, in and for said State and County, personally appeared Ashley Jones, with whom I am personally acquainted, and who, upon oath acknowledged to be the Authorized Agent 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.

DEEANNA McKIERNAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-28-08

12/28/08
My commission expires:

Deeanna McKiernan
Notary Public

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 $132,860.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Ashley Jones
Affiant

Subscribed and sworn to before me on the date written above.

DEEANNA McKIERNAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-28-08

12/28/08
My commission expires:

Deeanna McKiernan
Notary Public

PROPERTY ADDRESS: 2917 Starboard Drive, Nashville, TN 37217

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Household Financial Center, Inc.
636 Grand Regency Blvd.
Brandon, Florida 33509

S & K #:08-002274
Map & Parcel – 13614011100