FILE NO.: 353.0713194TN\X
LOAN NO.: 984162\CONV

Davidson County DEEDTRS
Recvd: 04/18/08 13:20 2 pgs
Fees:13.00 Taxes:235.38
20080418-0039586

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 31, 2005 and recorded in the Register's Office of Davidson County, TN, at instrument 20050602-0062825, ("Deed of Trust")Yolanda Kendrick aka Yolanda M. Kendrick conveyed to Cumberland Title, 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 The Bank of New York, as successor in interest to JPMorgan Chase Bank, National Association as Trustee for the MLMI SURF Trust Series 2005-BC4; and

WHEREAS, **The Bank of New York Trust Company, National Association as Successor in Interest to JP Morgan Chase Bank, National Association as Trustee for the MLMI Surf Trust Series 2005-BC4,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **instrument 20080324-0028823** 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 March 13, 20, 27, 2008, in THE NASHVILLE RECORD, by which advertisement the sale was held on April 10, 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 **The Bank of New York Trust Company, National Association as Successor in Interest to JP Morgan Chase Bank, National Association as Trustee for the MLMI Surf Trust Series 2005-BC4**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $63,615.00; 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 The Bank of New York Trust Company, National Association as Successor in Interest to JP Morgan Chase Bank, National Association as Trustee for the MLMI Surf Trust Series 2005-BC4 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 **The Bank of New York Trust Company, National Association as Successor in Interest to JP Morgan Chase Bank, National Association as Trustee for the MLMI Surf Trust Series 2005-BC4**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Being Lot No. 47, Section A, Village of Old Hickory, as shown by plat of record in Plat Book 1424, Page 68, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot. Being the same property conveyed to Yolanda Kendrick, an unmarried woman by deed from Ralph Denney and Karen M. Norton and Curtis E. Braswell and Keith E. Braswell as of record in Instrument Number 200506020062824, Register's Office for said County.

The last recorded Warranty Deed was filed of record at instrument 200506020062824 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 **The Bank of New York Trust Company, National Association as Successor in Interest to JP Morgan Chase Bank, National Association as Trustee for the MLMI Surf Trust Series 2005-BC4**, its successors and assigns forever, to whom the said,

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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 10th day of April, 2008.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 10th day of April, 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

My Commission Expires: 11-28-2010

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

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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 $63,615.00, 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 THIS 10TH DAY OF APRIL 2008.

Ronald Key
Notary Public

My Commission Expires: 11-28-2010

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

MSP No.: 353.0713194TN (Kendrick)
Lender Loan No.: 984162
Property Address: 404 Cleve Street, Old Hickory, TN 37138
Tax Parcel ID No.: 044-11;118.00

Mail Tax Notices To and Property Owner:

Wilshire Credit Corporation/FNFS
14325 Millikan Way
Beaverton, OR 97005