RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Wallace Young and Gloria Young

GRANTEE(s)
HSBC Bank USA, National Association, AS Indenture Trustee

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

Davidson County DEEDTRS
Recvd: 08/01/08 08:46 2 pgs
Fees:13.00 Taxes:419.32
20080801-0078705

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated November 30, 2004 and recorded December 2, 2004, as Instrument No. 20041202-0143615 in the Register's Office of Davidson County, Tennessee, Wallace Young and Gloria Young conveyed to Rhonda C. Bundy, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for People's Choice Home Loan, Inc. and People's Choice Home Loan, Inc. successors and assigns, 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 has appointed **SHELLIE WALLACE** as Successor Trustee and **SHELLIE WALLACE** as Co-Trustee by instrument of record recorded on July 9, 2008 as Instrument No. 20080709-0070293 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 has requested said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale identifying all interested parties of said property was made and given conformity with the terms and provisions of said Deed of Trust, and Tenn. Code Ann. Sec. 35-5-104; and

WHEREAS, pursuant to said advertisement and notice, on July 23, 2008 at the SOMMET CENTER, 501 BROADWAY in Nashville, Tennessee, 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 **HSBC Bank USA, National Association, AS Indenture Trustee, at and for the sum of $113,330.00, that being the highest and best bid offered;** and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by HSBC Bank USA, National Association, AS Indenture Trustee of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Successor Trustee does hereby grant, bargain, sell, and convey to the said HSBC Bank USA, National Association, AS Indenture Trustee, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

Located in the 4D-36375 Civil District of Davidson County, Tennessee.

Land in Davidson County Tennessee, being Lot No. 222, Map of Rayon City as recorded in Book 843, Page 13, ,Register's Office for said County.

Being the same property conveyed to Wallace Young and Gloria Young, by Deed dated 09/28/99 from Jerreldene Harris, Trustee from Rayon Drive Land Trust, of record in Book 11696, Page 96 in the Register's Office for Davidson County, Tennessee

Commonly known as: 106 Rayon Drive, Old Hickory, Tennessee 37138.

Tax Parcel No.: 04405022500

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto HSBC Bank USA, National Association, AS Indenture Trustee, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 29th day of July, 2008.

Shellie Wallace, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Shellie Wallace, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 29th day of July, 2008.

Notary Public

My Commission Expires: _____

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $113,330.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Shellie Wallace
Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Shellie Wallace, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 29th day of July, 2008.

Notary Public

My Commission Expires: MELISSA G. PERESKO Notary Public, Arkansas Pulaski County My Commission Expires

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association, AS Indenture Trustee
10790 Rancho Bernardo Road
San Diego, CA 92127