SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 7 October 2005, JOYCE V. BUCHANAN executed a certain Trust Deed to Brent S. Knight, Trustee for Beneficial Tennessee, Inc., for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded as Instrument No. 20051011-0122423 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, Beneficial Tennessee, Inc., the holder and owner of the debt and obligations secured by said Trust Deed, having for reasons satisfactory to itself, under the provision of said Trust Deed, by instrument recorded in said Register's Office as Instrument No. 20080424-0042084, named and appointed the undersigned as Trustee in the place and stead of Brent S. Knight; and

WHEREAS, default was made in the payment of the debt and obligations secured by said Trust Deed and the undersigned, as Substitute Trustee, was requested to advertise and sell the property conveyed by said Trust Deed in compliance with the provisions thereof; and

WHEREAS, the undersigned, as Substitute Trustee, did, in compliance with the provisions of said Trust Deed, advertise for sale the property conveyed by same, the advertisement of sale having been published in The Tennessee Tribune/West Tennessee Examiner, a newspaper published and/or distributed in Davidson County, Tennessee in the issues of 17, 24, 31 July 2008 of said newspaper, said sale having been advertised for Thursday, 7 August 2008, commencing at 12:00 o'clock noon outside the door of the Register of Deed's Office, 501 Broadway, Nashville, Tennessee, at the Northwest entry of the Sommet Entertainment Center at which time and place the property was offered for sale and sold; and

WHEREAS, the highest and best bid for said property was then and there made by Beneficial Tennessee, Inc., to-wit: a bid of Eighty Thousand Eighty and 00/100 Dollars ($80,080.00) for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, Richard J. Myers, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey to the said Beneficial Tennessee, Inc., the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 54 ON THE PLAN OF WILLOW TRACE SUBDIVISION, PHASE TWO, OF RECORD IN PLAT BOOK 7900, PAGE 46, AMENDED IN BOOK 8179, PAGE 461, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED FROM P & C BUILDING AND DEVELOPMENT CORPORATION TO JOYCE V. BUCHANAN, UNMARRIED BY DEED RECORDED 8/31/90, IN BOOK 8186, AT PAGE 533, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 49-16A 25.00 C0

Property Address: 729 Willow Trace Drive, Whites Creek, TN 37189

Davidson County DEEDTRS
Recvd: 08/18/08 15:35 3 pgs
Fees:18.00 Taxes:296.30
20080818-0084848

PREPARED BY AND RETURN TO:

Richard J. Myers, Esq
Apperson, Crump & Maxwell, PLC
6000 Poplar Avenue, Suite 400
Memphis, TN 38119
901-756-6300

TO HAVE AND TO HOLD, unto the said Beneficial Tennessee, Inc., its successors and assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants the same against the lawful claims of all persons claiming by, through, and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above-described Trust Deed, and not further or otherwise.

This sale is made subject to any and all outstanding unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein, and any and all other prior restrictions, encumbrances, or liens of any nature.

The proceeds of this sale, the receipt of which the undersigned Substitute Trustee hereby acknowledges, have been applied as follows:

TOTAL BID		$80,080.00
Expenses:		
Recording Substitution of Trustee	12.00	
Title Work	450.00	
Advertising Expenses	400.00	
Unpaid Real Property Taxes	1,609.93	
Recording Substitute Trustee's Deed	314.30	
Attorney Fee and Costs	900.00	
TOTAL EXPENSES		3,683.23
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		$76,393.77

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 12th day of August 2008.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 12th day of August 2008, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Richard J. Myers, Substitute Trustee, to me known to be the person described, and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Tangela Butler-Pearson
Notary Public

My Commission Expires:
12/28/2010

TANGELA BUTLER-PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 12/28/2010

PROPERTY ADDRESS:

729 Willow Trace Drive
Whites Creek, TN 37189

SEND TAX BILLS TO:

Beneficial Tennessee, Inc.
P.O. Box 8362
Elmhurst, IL 60126-1058

Grantee: Beneficial Tennessee, Inc.
P.O. Box 8362
Elmhurst, IL 60126-1058

TAX MAP OR PARCEL ID NO.: 49-16A 25.00 C0

I, Richard J. Myers, Esq., hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $80,080.00, 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 this 12th day of August 2008.

Notary Public

My Commission Expires: 12/28/2010

TANGELA BUTLER-PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 12/28/2010