PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
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Davidson County DEEDTRS
Recvd: 09/08/08 14:22 2 pg
Fees:13.00 Taxes:248.74
20080908-0091901

Name: Ioane Heather and Jane Heather
S&K#: 08-005205

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 8, 2006, recorded in Instrument number 200606120069636 in the Register's Office of Davidson County, Tennessee, Ioane Heather, Jane Heather, as joint tenants, conveyed to Southeastern Title & Escrow d/b/a Park Place Title & Escrow, 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 20080623-0064233, 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 July 7, 2008, at the Davidson County Courthouse in Nashville, Tennessee, at 2:00 pm; 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 Citibank N.A. as Trustee for the MLMI Trust Series 2006-HE5, whose address is Wilshire Credit Corporation, 14523 SW Millikan Way, Suite 200, Beaverton, Oregon 97005 at and for the sum of $67,227.11, 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 Citibank N.A. as Trustee for the MLMI Trust Series 2006-HE5, 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 Citibank N.A. as Trustee for the MLMI Trust Series 2006-HE5, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Lot 54, on the Plan of Section Ten, Hazelwood, of record in Plat Book 3842, Page 232, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a complete description thereof.

This legal description is identical with that in Deed of Trust recorded in Instrument number 200606120069636 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 200606120069636 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20060612-0069635, 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 Citibank N.A. as Trustee for the MLMI Trust Series 2006-HE5, 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, Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 7th day of JULY, 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 an 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.

12/28/08
My commission expires:

Notary Public

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

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of property conveyed (whichever is greater) is $67,227.11.

Affiant

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

12/28/08
My commission expires:

Notary Public

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

PROPERTY ADDRESS: 4648 Dowdy Drive, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Citibank N.A. as Trustee for the MLMI Trust Series 2006-HE5
14523 SW Millikan Way
Suite 200
Beaverton, Oregon 97005

S & K #:08-005205
Map & Parcel – 149.09-0-061.00