PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
Fax: 901-761-5690

Davidson County DEEDTRS
Recvd: 10/31/08 15:34 2 pgs
Fees:13.00 Taxes:286.20
20081031-0108923

Name: Samantha Lee Elam, and Gregory Beasley
S&K#: 06-1551

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated August 8, 2005, recorded in Instrument number 20050810-0094907 in the Register's Office of Davidson County, Tennessee, Samantha Lee Elam and Gregory Beasley, both unmarried, conveyed to Knoxville Builders 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 20071213-0143547, 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 October 8, 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 HSBC Bank USA, National Association, as Trustee for FBR Securitization Trust 2005-3, whose address is America's Servicing Company, 3476 Stateview Blvd., MAC# X7801-013, Fort Mill, South Carolina 29715 at and for the sum of $77,350.00, 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 HSBC Bank USA, National Association, as Trustee for FBR Securitization Trust 2005-3, 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 HSBC Bank USA, National Association, as Trustee for FBR Securitization Trust 2005-3, 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:

TRACT 1:
The Southerly 50 feet of the Easterly half of Lot Number 54, on the Map of West Nashville Annex, as of record in Book 332, Page 11, of record in the Register's Office for said county.

Lot Number 54 fronts 50 feet on the westerly side of Annex Avenue and runs back between parallel lines from the center of said Annex Avenue, 200 feet, more or less, to the center of an alley.

TRACT 2:
Beginning at the northeasterly corner of Lot Number 56, on the westerly side of Annex Avenue, and thence along the said westerly side of Annex Avenue for 17 feet; thence west for 36 feet.

Said portion of Lot Number 56 is on the plan of West Nashville Annex, of record in Book 332, Page 11, Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20050810-0094907 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 20050810-0094907 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20050810-0094906, 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 HSBC Bank USA, National Association, as Trustee for FBR Securitization Trust 2005-3, 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.

Denise Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 8 day of Oct, 2008, before me, a Notary Public, in and for said State and County, personally appeared Denise Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be the Managing Foreclosure Attorney 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.

TRACY L SHARP
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. Dec. 22, 2009

My commission expires: _____ 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 or value of property conveyed ( whichever is greater ) is $77,350.00.

Affiant

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

TRACY L SHARP
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. Dec. 22, 2009

My commission expires: _____ Notary Public

PROPERTY ADDRESS: 611 Annex Avenue, Nashville, TN 37209

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association, as Trustee for FBR Securitization Trust 2005-3
3476 Stateview Blvd.
MAC# X7801-013
Fort Mill, South Carolina 29715

S & K #:06-1551
Map & Parcel – 090.08-0-030.00