Davidson County DEEDTRS
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Fees:13.00 Taxes:424.24
20081105-0110156

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

Name: Cynthia Edwards, and Claude Edwards
S&K#: 08-007380

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 26, 2006, recorded in Instrument number 20060130-0011168 in the Register's Office of Davidson County, Tennessee, Cynthia D. Edwards and Claude T, Edwards, wife and husband, conveyed to Brent S. Knight, 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 20080922-0096518, 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 6, 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 Beneficial Tennessee, Inc., whose address is HSBC Consumer Lending USA Inc., 961 Weigel Drive, Elmhurst, Illinois 60126 at and for the sum of $114,660.00, 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 Beneficial Tennessee, Inc., 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 Beneficial Tennessee, Inc., 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 the Fifth (5th) Civil District of Davidson County, Tennessee, near the town of Antioch, being more particularly described as follows:

Beginning at an iron pin in the southerly margin of a 25 foot roadway at the common corner of Tracts 1, 2, and 5 on the west bank of a branch; thence with the line between Tracts 1 and 5 North 20 degrees East 365 feet to a 16 inch locust on the west bank of said branch; thence South 84 degrees East 186 feet to a 12 inch hackberry in the west line of the Hayes Property; thence with Hayes west line South 7 degrees West 146 feet to an iron pipe at the north corner of Tract 6; thence with the line between Tracts 5 and 6, South 38 degrees 30 minutes West 337 feet to an iron pin in the north line of the Smith property, in the south line of said 25 foot roadway; thence with the south line of said roadway, along Smith's north line, North 44 degrees West 118 feet to the beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20060130-0011168 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 20060130-0011168 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 9766, Page 235, 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 Beneficial Tennessee, Inc., 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 6th 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.

10/15/2010
My commission expires:

Notary Public

SHAUNA D. JONES STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 05/15/2010

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 $114,660.00.

Affiant

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

10/15/2010
My commission expires:

Notary Public

SHAUNA D. JONES STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 05/15/2010

PROPERTY ADDRESS: 4864 Payne Road, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Beneficial Tennessee, Inc.
961 Weigel Drive
Elmhurst, Illinois 60126

S & K #:08-007380
Map & Parcel – 148.00-0-131.00