RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
George Lowe and Vickie Lowe

GRANTEE(s)
Accredited Home Lenders, Inc., a California Corporation

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: 11/20/08 08:41 2 pgs
Fees:13.00 Taxes:660.14
20081120-0114185

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated December 22, 2004 and recorded December 30, 2004, as Instrument No. 20041230-0154809 in the Register's Office of Davidson County, Tennessee, George Lowe and Vickie Lowe conveyed to Bluegrass Title Co., as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Accredited Home Lenders, Inc., a California Corporation and Accredited Home Lenders, Inc., a California Corporations 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 **MARIA NEUMANN** as Co-Trustee by instrument of record recorded on September 25, 2008 as Instrument No. 20080925-0097362 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 November 12, 2008 at the The Sommet Center 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 Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Accredited Home Lenders, Inc., a California Corporation and Accredited Home Lenders, Inc., a California Corporation's successors and assigns, at and for the sum of $178,415.00, 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 Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Accredited Home Lenders, Inc., a California Corporation and Accredited Home Lenders, Inc., a California Corporation's successors and assigns 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 Accredited Home Lenders, Inc., a California Corporation, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land located in Davidson County, Tennessee, being Lot No. 2 on the Plan of Addition to A.S. Johnson Property, of record in Book 6050, page 515, Register's Office, Davidson County, Tennessee, to which said plan reference is hereby made for a more complete legal description. Being the same property conveyed to George Lowe and wife, Vickie Lowe from Barry A. Addo, unmarried by Warranty Deed, dated December 27, 2004, of record in Instrument # 20041230-0154808 said Register's Office. Vickie Lowe joins in the execution of this instrument for the purpose of conveying any and all rights, title and interest she may have by reason of her marital status.
>
> Commonly known as: 2513 Johnson Ridge Road, Antioch, Tennessee 37013.
>
> Tax Parcel No.: 149 06 0 090.00

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 Accredited Home Lenders,

Inc., a California Corporation, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 17 day of Nov, 2008

Maria Neumann, 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, Maria Neumann, 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 17 day of Nov, 2008.

Lena M. Drennan
Notary Public

My Commission Expires:

LENA M. DRENNAN
NOTARY PUBLIC
SALINE COUNTY, ARKANSAS
COMM. EXP. 08/10/11

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 $178,415.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Maria Neumann
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, Maria Neumann, 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 17 day of Nov, 2008.

Lena M. Drennan
Notary Public

My Commission Expires:

LENA M. DRENNAN
NOTARY PUBLIC
SALINE COUNTY, ARKANSAS
COMM. EXP. 08/10/11

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Accredited Home Lenders, Inc., a California Corporation
15253 Avenue of Science
Building 3
San Diego, CA 92128