Davidson County DEEDTRS
Recvd: 11/20/08 13:10 3 pgs
Fees:18.00 Taxes:462.50
20081120-0114317

This instrument prepared by:
Kevin J. Jones
Attorney at Law
1801 8th Avenue South, Suite 100
Nashville, Tennessee 37203

Address New Owner:	Send Tax Bills To:	Map/ Parcel
American General Financial Services, Inc. 2122 Gallatin Pike North Madison, TN 37115	SAME	91-08 75.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by a Deed of Trust dated February 1, 2008, executed by Troy L. Richeal and Cynthia Richeal, to Charles Winn, a resident of Tennessee, as Trustee, as of record at Instrument No. 20080207-0012701, Register's Office for Davidson County, Tennessee, to secure the payment of the indebtedness described therein for the benefit of Equity One, Incorporated d/b/a Equity One Mortgage Company a PA Corporation; and,

WHEREAS, said Deed of Trust having been assigned to American General Financial Services, Inc. as of record at Instrument Number 20080312-0024919, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the lawful owner and holder of the indebtedness having appointed the undersigned, Kevin J. Jones, 1801 8th Ave. S., Ste. 100, Nashville, TN 37203, or his duly appointed agent as Substitute Trustee by written instrument of record at Instrument No. 20080925-0097478, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and the lawful holder and owner thereof declared the entire balance of said note immediately due and payable and made demand upon me, Kevin J. Jones, Substitute Trustee, to exercise the power of sale contained in said Deed of Trust; and,

WHEREAS, I caused said property to be advertised in the Davidson A.M. section of The Tennessean, a newspaper published in Davidson County, Tennessee, once each week for three (3) consecutive weeks, all in accordance with the terms of the said Deed of Trust, for sale at 10:00 a.m., on Friday, November 14, 2008, at the front door of the Davidson County Courthouse and City Hall, Nashville, Tennessee 37201; and,

WHEREAS, the highest, last and best bid received was in the amount of One Hundred Twenty-Five Thousand Dollars ($125,000.00), said offer and bid having been made by American General Financial Services, Inc.;

NOW, THEREFORE, in consideration of said sum, I, Kevin J. Jones, Substitute Trustee, have bargained and sold and by these presents do transfer and convey to American General Financial Services, Inc., its successors, heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 53, on the Plan of L.H. Davis Subdivision, as shown on plat of record in Plat Book 57, page 100, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

This conveyance is subject to the following: Taxes for the Year 2007, which have been prorated, and payment thereof, by acceptance of this conveyance, is expressly assumed by Grantees; all matters appearing on the Plan of record in plat Book 57, page 100, of record in the Register's Office for Davidson County, Tennessee.

Subject to easements, restrictions, and covenants of record, if any.

This being the same property conveyed to Troy Richeal and Wife, Cynthia Richeal from James R. Holloway herein by Deed dated 02/01/08 and recorded 02/07/08 in Instrument# 20080207-0012700.

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TO HAVE AND TO HOLD, said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said American General Financial Services, Inc., its successors, heirs and assigns, forever.

This conveyance is made by me as Substitute Trustee of all my right, title and interest in the property as described in the within above-referenced Deed of Trust, without warranty of any kind, and no further or otherwise.

WITNESS my hand this 20th day of November, 2008.

Kevin J. Jones, Substitute Trustee

STATE OF TENNESSEE)
)SS:
COUNTY OF Davidson)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Kevin J. Jones, Substitute Trustee, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 20 day of November, 2008.

Notary Public
My Commission Expires: May 22, 2010

STATE OF TENNESSEE)
)SS:
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is $125,000.00.

Affiant

Subscribed and sworn to before me this 20 day of November, 2008.

Notary Public
My Commission Expires: May 22, 2010