PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
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Davidson County - DEEDTRS
Recvd: 01/28/09 10:27 2 pgs
Fees:13.00 Taxes:259.26
20090128-0007341

Name: Edith Franklin, and Anthony Franklin
S&K#: 08-010492

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 22, 2003, recorded in Instrument number 20030528-0071674 in the Register's Office of Davidson County, Tennessee, Anthony G. Franklin and Edith M. Franklin, husband and wife, conveyed to Timothy Hawkins, 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 No. 20081211-0119524, 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 January 6, 2009, 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 Household Financial Center, Inc., whose address is HSBC Consumer Lending USA Inc., 961 Weigel Drive, Elmhurst, Illinois 60126 at and for the sum of $70,070.00, 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 Household Financial Center, 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 Household Financial Center, Inc., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 12 on the plan of Covington Place, of record in Plat Book 9700, Page 552, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete and accurate description.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20030528—0071674 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 20030528—0071674 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200102090012966, 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 Household Financial Center, 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.

Ashley M. Jones, Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 6 day of January, 2009, before me, a Notary Public, in and for said State and County, personally appeared Ashley M. Jones, with whom I am personally acquainted, and who, upon oath acknowledged to be the 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.

TRAVIS SCAGGS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 02/01/2012

2-1-2012
My commission expires:

Travis Scaggs
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 $70,070.00.

Affiant

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

TRAVIS SCAGGS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 02/01/2012

2-1-2012
My commission expires:

Travis Scaggs
Notary Public

PROPERTY ADDRESS: 104 Rothwood Court, Madison, TN 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Household Financial Center, Inc.
961 Weigel Drive
Elmhurst, Illinois 60126

S & K #:08-010492
Map & Parcel – 052010B01200C0