Davidson County DEEDTRS
Recvd: 02/10/09 09:09 2 pgs
Fees:13.00 Taxes:446.96
20090210-0011396

TENNESSEE
MAP: #149/02/B/20.00-CO

DELORIS KENNEDY
LITTON: #16053605

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 23, 2004, and recorded in REGISTER'S INSTRUMENT: #20040804-0093770, in the Register's Office of Davidson County, Tennessee, Deloris J. Kennedy, Unmarried, conveyed to Key Title & Escrow Services, Inc., Trustee(s), 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 REGISTER'S INSTRUMENT: #20081222-0121689, in the Register's Office of said County; 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 said Deed of Trust by which advertisement the sale was appointed to be held on January 20, 2009, at the outside door of the Register of Deeds office located at 501 Broadway Suite 501, Sommet Center F/K/A Gaylord Entertainment Center of Davidson County, Tennessee; 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 sale HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-1, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of ONE HUNDRED TWENTY THOUSAND EIGHT HUNDRED DOLLARS AND 00/100; 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 OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-1 of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, ELIZABETH A. CASH, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-1, 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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 75 ON THE PLAN OF PICADILLY SQUARE, PHASE II, OF RECORD IN PLAT BOOK 6250, PAGES 92, 93 & 94, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

THIS CONVEYANCE IS SUBJECT TO ALL RESTRICTIONS, EASEMENTS, SETBACK LINES, AND ENCUMBRANCES OF RECORD IN THE REGISTER'S OFFICE FOR THE AFORESAID COUNTY.

DELORIS J. KENNEDY, UNMARRIED, HER HEIRS AND ASSIGNS, obtained title to the above referenced real estate by Deed of record in BOOK: #9649, PAGE: #481, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the 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 OWNIT MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-1, its successors and assigns in fee simple forever, to whom the said ELIZABETH A. CASH, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under her, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

RECORDING APPOINTMENT OF SUBSTITUTE TRUSTEE	12.00
PUBLICATION EXPENSE	281.50
ATTORNEY'S FEES AND TRUSTEES FEES	550.00
CREDIT ON NOTE	119,956.50
	$120,800.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said ELIZABETH A. CASH, Substitute Trustee, has on January 20, 2009 hereunto set her hand and seal.

Elizabeth A. Cash, Substitute Trustee
ELIZABETH A. CASH, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 20, 2009 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared ELIZABETH A. CASH to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same as Substitute Trustee and as her free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Sharon Hogan
NOTARY PUBLIC

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-9-09

My Commission Expires:

STATE TAX $
CLERK'S FEE $

TOTAL $

PROPERTY ADDRESS
640 PICCADILLY ROW
ANTIOCH, TENNESSEE 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC BANK USA, NATIONAL ASSOCIATION
C/O LITTON MORTGAGE SERVICING CENTER
4828 LOOP CENTRAL DRIVE
HOUSTON, TEXAS 77081-2226

MORTGAGEE: NONE

THIS INSTRUMENT PREPARED BY:
WEISS SPICER, PLLC
ATTORNEYS AT LAW
208 ADAMS AVENUE
MEMPHIS, TENNESSEE 38103
(901) 526-8296

RETURN TO →

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $120,800.00
AFFIANT Elizabeth A. Cash
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF January 20 **20** 09
NOTARY PUBLIC Sharon Hogan
MY COMMISSION EXPIRES

SHARON HOGAN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MY COMM. EXP. 12-9-09