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

Davidson County DEEDTRS
Recvd: 03/04/09 09:28 2 pgs
Fees:13.00 Taxes:284.99
20090304-0019043

Name: Cameron Todd Gower
S&K#: 06-6005

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 8, 2003, recorded in Instrument number 20030916-0136152 in the Register's Office of Davidson County, Tennessee, Cameron Todd Gower, an unmarried man, conveyed to Priority Trustee Services of Tennessee, L.L.C., 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 20080613-0061089, 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 February 17, 2009, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 Wells Fargo Bank, N.A., as Trustee for ABFC Asset-Backed Certificates, Series 2004-OPT1, whose address is American Home Mortgage Servicing, Inc., 6501 Irvine Center Dr, Irvine, California 92618 at and for the sum of $77,025.00, 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 Wells Fargo Bank, N.A., as Trustee for ABFC Asset-Backed Certificates, Series 2004-OPT1, 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 Wells Fargo Bank, N.A., as Trustee for ABFC Asset-Backed Certificates, Series 2004-OPT1, 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 165 on an unrecorded plan of the subdivision of Tract 1 and 13 in the Anderson Estates of record in Plat Book 1130, Page 37, Register's Office for Davidson County, Tennessee and being more particularly described as follows:

Beginning at a point on the easterly margin of Scalf Drive, said point being the common corner of Lots 165 and 166 of said subdivision, and which point is located 321.8 feet, more or less, from a concrete marker at the intersection of Scalf Drive and Dupont Avenue; thence eastwardly with the dividing line between Lots 165 and 166 154.6 feet to a point, said point being the common corner of Lots 111, 112, 165 and 166 of said subdivision; thence northerly with the dividing line between Lots 112 and 165 100 feet to a point, said point being the common corner of Lots 112, 113, 164 and 165; thence westerly with the dividing line between Lots 164 and 165, 155.9 feet to a point on the easterly margin of Scalf Drive; thence southerly with the easterly margin of Scalf Drive 100 feet to the point of beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20030916-0136152 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 20030916-0136152 Register's Office of Davidson County, Tennessee.

The last deed of record is Quit Claim Deed, recorded in Instrument Number 20000927-0095772, 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 Wells Fargo Bank, N.A., as Trustee for ABFC Asset-Backed Certificates, Series 2004-OPT1, 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 17th day of February, 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 an 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.

06/15/10
My commission expires:

Notary Public

CLAIRE H. JULIAN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. JUNE 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 $77,025.00.

Affiant

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

06/15/10
My commission expires:

Notary Public

CLAIRE H. JULIAN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. JUNE 15, 2010

PROPERTY ADDRESS: 202 Scalf Drive, Madison, TN 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Wells Fargo Bank, N.A., as Trustee for ABFC Asset-Backed Certificates, Series 2004-OPT1
6501 Irvine Center Dr
Irvine, California 92618

S & K #:06-6005
Map & Parcel – 04311000100