THIS INSTRUMENT PREPARED FOR RECORDING BY:
SHANKS & BLACKSTOCK, ATTORNEYS
625 GAY STREET, SUITE 250
KNOXVILLE, TN 37902

BILL GARRETT, Davidson County
Trans:T20090055312 DEEDTRS
Recvd: 08/13/09 11:06 4 pgs
Fees:23.00 Taxes:422.24
20090813-0076244

SUBSTITUTE TRUSTEE'S DEED

THIS INDENTURE, made and entered into this 13th day of August, 2009, by and between INVESTOR'S TRUST COMPANY, SUBSTITUTE TRUSTEE, a corporation organized and existing under the laws of the State of Tennessee, with its office and place of business in Knoxville (Knox County), Tennessee, First Party, and HOME FEDERAL BANK OF TENNESSEE, a corporation organized and existing under the laws of the United States of America, with its office and principal place of business in Knoxville (Knox County), Tennessee, Second Party.

WITNESSETH:

WHEREAS, on the 28th day of January 1998, Charles Crook and wife, Billie J. Crook, did duly execute to D. M. Grisham, Trustee, a certain Trust Deed, which was duly recorded in the Register's Office for Davidson County, Tennessee in Book 10780, page 562, as assigned to Home Federal Bank of Tennessee by unrecorded Assignment of Deed of Trust, dated January 28, 1998, in which Trust Deed, the following described property was conveyed, to wit:

> **SITUATED** in Davidson County, Tennessee, and being known and designated as Lot No. 170A as shown on Zone Lot Division of Lot 170, Shepherd Hills, Section 5, of record in Plat Book 2854, page 119, and amended in Plat Book 6900, page 126, in the Register's Office for Davidson County, Tennessee, to which plat specific reference is hereby made for a more complete and accurate legal description.

THE NAME AND ADDRESS OF A PROPERTY OWNER:
HOME FEDERAL BANK OF TENNESSEE
(Property Owner)
Address: 515 MARKET STREET
KNOXVILLE, TN 37902
PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES:
-SAME-
Address:

PARCEL ID NO. 034-03-0-067

BEING the same property conveyed to Charles Crook and wife, Billie J. Crook, by Charles W. Crook and wife, Vanessia Crook, by Deed dated January 28, 1998, and recorded in Book 10780, page 559, in the Register's Office for Davidson County, Tennessee. Reference is further made to Quit Claim Deed to Charles Crook and Billie J. Crook, from William Webb and wife, Peggy S. Webb, dated January 5, 2000 and recorded in Instrument No. 200001060001899, in the Register's Office for Davidson County, Tennessee.

THIS conveyance is made subject to applicable restrictions, building set-back lines, all existing easements, to all applicable governmental and zoning regulation, and to all conditions shown on the recorded map.

The street address of the above described property is believed to be 2128 East Hill Drive, Madison, Tennessee 37115, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

The above description is the same as the previous deed of record, no boundary survey having been made at the time of this conveyance.

IT IS AGREED BETWEEN THE FIRST PARTY AND THE SECOND PARTY THAT THE SAID SECOND PARTY ACCEPTS THE ABOVE PROPERTY AND IMPROVEMENTS THEREON IN THE CONDITION AS THEY NOW EXIST AND THE FIRST PARTY MAKES NO WARRANTIES OR COVENANTS AS TO THE CONDITION OF THE STRUCTURE OR PROPERTY OR ANY IMPROVEMENTS THEREON OR ANY IMPROVEMENTS NOT COMPLETED.

The above description is the same as the previous deed of record, no boundary survey having been made at the time of this conveyance.

WHEREAS, by a Substitution of Trustee, dated July 9, 2009, and of record in Book 20090710-0064469, in the Register's Office for Davidson County, Tennessee, the said Investor's Trust Company, which is the First Party herein was vested with title to the above described property as Substitute Trustee, and with all the authority vested in the original Trustee.

WHEREAS, the said Trust Deed of record in Book 10780, page 562, in the Register's Office for Davidson County, Tennessee, was made for the purpose of securing an indebtedness to Southeastern Mortgage of Tennessee, Inc., as assigned by Assignment of Deed of Trust, dated January 28, 1998, to Home Federal Bank of Tennessee, Federal Savings Bank; and

WHEREAS, the provisions of said Trust Deed were not complied with, and thereupon, at the request of the beneficiary in said Trust Deed, First Party hereto did duly advertise said property for sale, as provided in said Trust Deed by publication for three (3) successive weeks in The Nashville City Paper, a weekly newspaper published in Nashville (Davidson County), Tennessee, giving the time, place and terms of said sale; and

WHEREAS, on the 13th day of August, 2009, at about eleven o'clock A. M. at the front door of the Summet Center, 501 Broadway, Nashville (Davidson County) Tennessee, (the time and place fixed in said Notice and publication), the property was offered for sale at public auction, for cash in hand and in bar of all homestead rights, the statutory right of redemption and the equity of redemption, as provided in said Trust Deed, and being cried for a reasonable time was finally struck off to Second Party hereto at its bid of **ONE HUNDRED FOURTEEN THOUSAND ONE HUNDRED NINETEEN AND 36/100ths DOLLARS ($114,119.36)**, it being the highest and best bid, which sum was subsequently in hand paid, and applied by First Party as directed and provided in said Trust Deed.

NOW THEREFORE, in consideration of the premises and for the sum so aforesaid bid and paid by Second Party, First Party hereto does hereby bargain, sell, transfer and convey unto the said Second Party, its successors and assigns, the parcel or lot of land hereinabove described, together with all improvements, hereditaments, buildings, easements and appurtenances thereon and thereunto belonging and appertaining, as an inheritance in fee and free from all homestead rights, the equity of redemption, and the statutory right of redemption in the makers of said Trust Deed, and all persons claiming by, through or under First Party.

First Party covenants that as Trustee, it is lawfully seized of said property and has good right to convey and will and does warrant unto Second Party, its successors and assigns, the title to said property, as against all persons claiming by, through or under First Party as Trustee, but no further or otherwise. This conveyance is made, however, subject to any and all superior unpaid liens, claims and taxes, if any, which Second Party hereby assumes.

This conveyance is made subject to any present or future claims or action arising under the U. S. Bankruptcy Laws or any State insolvency or creditor's law.

IN WITNESS WHEREOF, the said First Party has caused this instrument to be executed by the Officer or Officers hereinbelow designated by authority of its Board of Directors, the day and year first above written.

INVESTOR'S TRUST COMPANY, SUBSTITUTE TRUSTEE

By: M. Joyce Cannon
M. JOYCE CANNON, ASSISTANT SECRETARY

STATE OF TENNESSEE)
: ss.
COUNTY OF KNOX)

Before me, the undersigned authority, a Notary Public in and for said County and State aforesaid, personally appeared, M. JOYCE CANNON, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged herself to be the ASSISTANT SECRETARY of INVESTOR'S TRUST COMPANY, the within named bargainor, a corporation, and that she as such ASSISTANT SECRETARY, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by herself as ASSISTANT SECRETARY.

Witness my hand and seal at office in Knox County, this 13th day of August, 2009.

Patricia C. Bellah
NOTARY PUBLIC for the State of Tennessee

PATRICIA C. BELLAH STATE OF TENNESSEE NOTARY PUBLIC KNOX COUNTY

My Commission Expires:

9-6-2011

I hereby swear or affirm that the actual consideration or true value of the transfer, whichever is greater, is $114,119.36. Affiant: _____.

Sworn to and subscribed to before me, this 13th day of August, 2009.

Notary Public Patricia C. Bellah
My Commission Expires: 9-6-2011

PATRICIA C. BELLAH STATE OF TENNESSEE NOTARY PUBLIC KNOX COUNTY

GDS/pb/41FC/CharlesCrook STD