SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 13 April 2006, ERNEST SIMMS and DEBRA SIMMS executed a certain Trust Deed to Plantation Title LL, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Accredited Home Lenders, Inc. ("AHL"), for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded as Instrument No. 20060421-0046149, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, said Trust Deed, debt and obligations were assigned by AHL to HSBC Mortgage Services, Inc. ("HSBC"), by Instrument No. 20091020-0096750 recorded in said Register's Office; and

WHEREAS, HSBC, the holder and owner of the debt and obligations secured by said Trust Deed, having for reasons satisfactory to itself, under the provisions of said Trust Deed, by instrument recorded in the Register's Office as Instrument No. 20091020-0096751, named and appointed the undersigned as Trustee in the place and stead of the said Plantation Title LL; and

WHEREAS, default was made in the payment of the debt and obligations secured by said Trust Deed and the undersigned, as Substitute Trustee, was requested to advertise and sell the property conveyed by said Trust Deed in compliance with the provisions thereof; and

WHEREAS, the undersigned, as Substitute Trustee, did, in compliance with the provisions of said Trust Deed, advertise for sale the property conveyed by same, the advertisement of sale having been published in The Tennessee Tribune/West Tennessee Examiner, a newspaper published and/or distributed in Davidson County, Tennessee in the issues of 12, 19, 26 November 2009 of said newspaper, said sale having been advertised for Thursday, 3 December 2009, commencing at 12:00 o'clock noon outside the door of the Register of Deed's Office, 501 Broadway, Nashville, Tennessee, at the Northwest entry of the Sommet Center at which time and place the property was offered for sale and sold; and

WHEREAS, the highest and best bid for said property was then and there made by HSBC Mortgage Services, Inc., to-wit: a bid of Fifty-Eight Thousand Six Hundred Sixty-Two and 95/100 Dollars ($58,662.95) for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, Richard J. Myers, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey to the said HSBC Mortgage Services, Inc., the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: BEING LOT # 159, ON THE PLAN OF MIRO MEADOWS, AS OF RECORD IN BOOK 1424, PAGE 94, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH SAID PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ERNEST SIMMS AND WIFE, DEBRA SIMMS BY DEED FROM CRAIG J. CHANTOS AND WIFE, DONNA J. CHANTOS, DATED MARCH 16, 2000 AND FILED FOR RECORD ON MARCH 29, 2000, IN INSTRUMENT NO. 20000329-0031644 REGISTER'S OFFICE FOR DAVIDSON COUNTY.

BILL GARRETT, Davidson County
Trans:T20090084513 DEEDTRS
Recvd: 12/15/09 13:50 3 pgs
Fees:18.00 Taxes:217.05
20091215-0114271

PREPARED BY AND RETURN TO:
Richard J. Myers, Esq
Apperson, Crump & Maxwell, PLC
6070 Poplar Avenue, Sixth Floor
Memphis, TN 38119
(901) 756-6300

TO HAVE AND TO HOLD, unto the said HSBC Mortgage Services, Inc., its successors and assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants the same against the lawful claims of all persons claiming by, through, and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above-described Trust Deed, and not further or otherwise.

This sale is made subject to any and all outstanding unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein, and any and all other prior restrictions, encumbrances, or liens of any nature.

The proceeds of this sale, the receipt of which the undersigned Substitute Trustee hereby acknowledges, have been applied as follows:

TOTAL BID		$58,662.95
Expenses:		
Recording Substitution of Trustee and Assignment	24.00	
Title Work	450.00	
Advertising Expenses	467.00	
Recording Substitute Trustee's Deed	235.05	
Attorney Fee and Costs	900.00	
TOTAL EXPENSES		2,076.05
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		$56,586.90

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 7th day of December, 2009.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 7th day of December, 2009, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Richard J. Myers, Substitute Trustee, to me known to be the person described, and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed.

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

Notary Public

My Commission Expires:
12/28/2010

TANGELA BUTLER-PEARSON STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

My Comm. Exp. 12/28/2010

PROPERTY ADDRESS:

923 Kipling Dr.
Nashville, TN 37217

SEND TAX BILLS TO:

HSBC Mortgage Services, Inc.
2929 Walden Ave.
Depew, NY 14043

Grantee: HSBC Mortgage Services, Inc.
2929 Walden Ave.
Depew, NY 14043

Tax Map or Parcel ID No.:
107-14-68

I, Richard J. Myers, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $58,662.95, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 7th day of December, 2009.

Notary Public

My Commission Expires: 12/28/2010

TANGELA BUTLER-PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 12/28/2010