PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
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BILL GARRETT, Davidson County
Trans:T20090085295 DEEDTRS
Recvd: 12/18/09 11:06 2 pgs
Fees:13.00 Taxes:870.83
20091218-0115276

Name: Patricia Lowe,
S & K#: 09-019166

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 24, 2006, recorded in Instrument number 20060808-0097307 in the Register's Office of Davidson County, Tennessee, Patricia Lowe, a single woman, conveyed to Key Title, 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 20091118-0106112, 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 December 3, 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 U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2006-BC4, whose address is Wilshire Credit Corporation, 14523 SW Millikan Way, Suite 200, Beaverton, Oregon 97005 at and for the sum of $235,360.00, 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 U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2006-BC4, 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 U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2006-BC4, 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:

Described property located in the 31st Councilmanic District of Davidson County, Tennessee, more particularly described as follows:

BEGINNING at an iron pin situated in the westerly margin of Cane Ridge Road; said iron pin being 886 feet more or less in a northerly direction from the northeast corner of the James Richard Kieffer et ux property as recorded in Book 4799, Page 83, Register's Office, Davidson County, Tennessee (RODC, TN); said iron pin also being 1098 feet more or less in a southerly direction from the centerline of Old Franklin Road; thence leaving the said margin of Cane Ridge Road South 72 degrees 28 minutes 52 seconds West 479.93 feet to an iron pin at a fence corner; thence generally with a fence line North 34 degrees 18 minutes 40 seconds West 164.58 feet to a concrete monument; thence leaving the fence line North 67 degrees 56 minutes 21 seconds East 510.81 feet to a concrete monument situated in the aforementioned margin of Cane Ridge Road; thence with the said margin of Cane Ridge Road South 32 degrees 20 minutes 00 seconds East 11.58 feet to a point; thence with a curve to the right having a radius of 532.87 feet a distance of 188.42 feet to the point of beginning. Also being Tract Two of the Neal L. Jennings Property subdivision as recorded in Book 5210, Page 398, Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20060808-0097307 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 20060808-0097307 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200504280047571, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

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 U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2006-BC4, 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 3rd day of December, 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, LLP 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.

TRACY L. SHARP STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 11/02/2013

My commission expires:

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 $235,360.00.

Affiant

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

TRACY L. SHARP STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires

My commission expires:

Notary Public

PROPERTY ADDRESS: 5633 Cane Ridge Road, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Bank National Association, as Trustee for the Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates Series 2006-BC4
14523 SW Millikan Way
Suite 200
Beaverton, Oregon 97005

S & K #:09-019166
Map & Parcel – 17400014500