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

BILL GARRETT, Davidson County
Trans:T20100000106 DEEDTRS
Recvd: 01/04/10 09:52 2 pgs
Fees:13.00 Taxes:358.88
20100104-0000131

Name: Steven Chaney, Cheryl Chaney
S & K#: 04-2840

378090
378091

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 28, 1999, recorded in Book 11696, Page 64 in the Register's Office of Davidson County, Tennessee, Steven Chaney and Cheryl Chaney, conveyed to Transcontinental Title Company, 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 20090923-0088514, 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 October 26, 2009 at 10:00 am, at which time it was announced the sale adjournment to November 25, 2009 at 10:00 am, at which time it was announced sale was further adjourned to December 11, 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 The Huntington National Bank, as Trustee for Franklin Mortgage Asset Trust 2009-A, whose address is Franklin Credit Management, 101 Hudson Street, 25th Floor, Jersey City, New Jersey 07302 at and for the sum of $96,995.21, that being the highest and best bid offered; and,

WHEREAS, the said The Huntington National Bank, as Trustee for Franklin Mortgage Asset Trust 2009-A, has assigned it's interest in the said property to Franklin Mortgage Asset Trust 2009-A; 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 The Huntington National Bank, as Trustee for Franklin Mortgage Asset Trust 2009-A, 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 Franklin Mortgage Asset Trust 2009-A, 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 Davidson County, Tennessee, to wit:

Lot Number 95, on the Plan of Colewood Acres, Section 2, of record in Book 3700, Page 135, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more particular description of said property.

This legal description is identical with that in Deed of Trust recorded in Book 11696, Page 64 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 Book 11696, Page 64 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 11696, Page 61, 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 Franklin Mortgage Asset Trust 2009-A, 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 11th 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.

2/1/2012
My commission expires:

Travis Scaggs
Notary Public

TRAVIS SCAGGS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 02/01/2012

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 $96,995.21.

Affiant

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

2/1/2012
My commission expires:

Travis Scaggs
Notary Public

TRAVIS SCAGGS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 02/01/2012

PROPERTY ADDRESS: 4046 Keeley Drive, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Franklin Mortgage Asset Trust 2009-A
101 Hudson Street
25th Floor
Jersey City, New Jersey 07302

S & K #:04-2840
Map & Parcel – 16202005900