This Instrument Prepared By:
Bryan D. Spicer
Attorney at Law
342 Cool Springs Blvd.
Suite 202
Franklin, TN 37067

After Recording Return To:
Spicer Title, LLC
342 Cool Springs Blvd.
Suite 202
Franklin, TN 37067

BILL GARRETT, Davidson County
Trans:T20100020852 DEEDTRS
Recvd: 04/08/10 13:27 3 pgs
Fees:18.00 Taxes:455.51
20100408-0026688

SUCCESSOR TRUSTEE'S DEED

Address of New Owner(s):	Send Tax Bills To:	Map-Parcel No.
Southeast Financial Credit Union 220 South Royal Oaks Boulevard Franklin, TN 37064	New Owner	164-10-OB-268.00CO

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $123,110.80 which amount is equal to, or greater than, the amount, which the property transferred, would command at a fair voluntary sale.

Affiant

CAROL L. McARTHUR
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY
My Commission Expires July 25 2012

Subscribed and sworn to before me this 6th day of April, 2010.

Notary Public

My Commission Expires: July 25, 2012

WHEREAS, by DEED OF TRUST dated October 31, 2007, of record in Instrument No. 20071106-0130687, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), Melissa Lara, unmarried, conveyed to John E. Simmonds, Trustee, the hereinafter described real property to secure the payment of a certain Note dated October 31, 2007, and performance of the obligations therein set forth; and

WHEREAS, the holder of the debt secured the appointment of the undersigned as Successor Trustee by instrument of record in Instrument No. 20100222-0013323, Register's Office for 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 of said beneficiary, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust and such advertisement appeared in *The Tennessean*, on March 5, 2010, March 12, 2010 and March 19, 2010, and

WHEREAS, pursuant to the Notice of Successor Trustee's Sale, the foreclosure sale was appointed to be held on the 30th day of March, 2010, at 10:30 am, at the Davidson County Courthouse, South Main Door, One Public Square, Nashville, Tennessee; 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 sale, Southeast Financial Credit Union, being the highest and best bidder, became the purchaser of said property at and for the sum of **One Hundred Twenty-Three Thousand One Hundred Ten Dollars and 80/100 ($123,110.80)**; and

WHEREAS, the undersigned as Successor Trustee hereby conveys the hereinafter described real property to **Southeast Financial Credit Union**;

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, the undersigned, as the Successor Trustee, does hereby grant, bargain, sell, transfer, and convey unto **Southeast Financial Credit Union**, the following real estate:

Land in Davidson County, Tennessee, being all of Lot No.123, on the Plan of Final Plat Village Five, Summerfield Subdivision, as shown by plat appearing of record in Instrument No. 20051103-0133115, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lots.

Being the same property conveyed to Melissa Lara, unmarried by Warranty Deed of Southern Home Builders, LLC, a Tennessee limited liability company, dated October 31, 2007, of record as Instrument No. 20071106-0130686, Register's Office for Davidson County, Tennessee.

The subject property has a street address of 817 Sandworth Drive, Antioch, TN 37013.

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, and appurtenances therein and thereunto belonging and appertaining, in fee simple, forever and free from all homestead, dower, equitable right of redemption, statutory right of redemption, marital share, and all other exemptions and redemptive rights of every kind in the makers of said Deed of Trust, and all persons claiming through and under said makers.

The UNDERSIGNED, as Successor Trustee, does hereby transfer, assign, and set over unto **Southeast Financial Credit Union** its successors and assigns, all of the covenants or

warranties contained in the aforesaid Deed of Trust, and does hereby warrant the title to the aforesaid real estate as fully and completely as he is authorized to do as Substitute Trustee, but no further or otherwise. The undersigned makes no warranties as to condition, location, or set back of improvements on the property. The property is subject to all easements or restrictions of record in the Register's Office. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine, and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 6th day of April, 2010.

Bryan D. Spicer
Successor Trustee

STATE OF TENNESSEE)
)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned, a Notary Public in and for the said county and State, the within named bargainor, Bryan D. Spicer, Successor Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 6th day of April, 2010.

CARA CARTER STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY My Commission Expires July 25, 2012

Carol L. McArthur
Notary Public

My Commission Expires: July 25 2012