SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 26 April 2004, DANNY PRIVETTE and RUBY PRIVETTE executed a certain Trust Deed to Southeast Title of Tennessee, Inc., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Home Funds Direct ("HFD"), for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded as Instrument No. 20040503-0050204, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, said Trust Deed, debt and obligations were assigned by HFD to Household Financial Center, Inc., by instrument recorded in said Register's Office as Instrument No. 20100921-0075089; and

WHEREAS, Household Financial Center, Inc., 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 said Register's Office as Instrument No. 20100921-0075090 named and appointed the undersigned as Trustee in the place and stead of the said Southeast Title of Tennessee, Inc.; 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 4, 11, 18 November 2010 of said newspaper, said sale having been advertised for Monday, 29 November 2010, 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 Andy Regg, to-wit: a bid of Fifty-Two Thousand Seven Hundred Forty-Nine and 29/100 Dollars ($52,749.29) 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 Andy Regg, status not stated, 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:

BEING LOT NUMBER 27 ON THE PLAN OF SECTION ONE, ROSEWOOD ESTATES OF RECORD IN PLAT BOOK 4955, PAGE 29, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING ALL OF THE PROPERTY CONVEYED TO DANNY L. PRIVETTE AND WIFE, RUBY E. PRIVETTE BY DEED OF RECORD IN BOOK 7695, PAGE 736, SAID REGISTER'S OFFICE.

Property address: 2 Whitsett Road, Nashville, TN 37210

PREPARED BY:
Richard J. Myers, Esq.
APPERSON CRUMP PLC
6070 Poplar Avenue, Sixth Floor
Memphis, TN 38119
(901) 756-6300

RETURN TO:
Andy Regg
1139 Kimberly Drive
Goodlettesville, TN 37072

BILL GARRETT, Davidson County
Trans:T20100078777 DEEDTRS
Recvd: 12/15/10 09:32 5 pgs
Fees:28.00 Taxes:195.17
20101215-0099611

TO HAVE AND TO HOLD, unto the said Andy Regg, his 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.

The § 35-5-117 notice of the right to foreclose was timely forwarded, a copy of which is attached as Exhibit 1.

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		$52,749.29
Expenses:		
Recording Substitution of Trustee and Assignment	24.00	
Title Work	450.00	
Advertising Expenses	395.00	
Attorney Fee and Costs	900.00	
TOTAL EXPENSES		1,769.00
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		$50,980.29

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 6th day of December 2010.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 6th day of December 2010, 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.

Diana L Owen
Notary Public

My Commission Expires:

12/16/13

DIANA L OWEN
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

PROPERTY ADDRESS:
2 Whitsett Road
Nashville, TN 37210

SEND TAX BILLS TO:
Andy Regg
1139 Kimberly Drive
Goodlettesville, TN 37072

Grantee: **Andy Regg**
1139 Kimberly Drive
Goodlettesville, TN 37072

Tax Map Parcel Id. No.: 11907013400

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS
$ 52,749.29
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS
THE 15 DAY OF December 20 10
Deputy Register

I, _____, 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 $52,749.29, 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 _____ day of December 2010.

_____
Notary Public

My Commission Expires:

_____

Apperson Crump
The Law in Memphis Since 1865

August 31, 2010

Mr. Danny Privette
Ms. Ruby Privette
2 Whitsett Road
Nashville, TN 37210

RE: Names of Borrowers: Danny Privette and Ruby Privette
Address: 2 Whitsett Road, Nashville, TN 37210
Account No.: 0008529984
Past Due Amount: $6,691.60 (through 20 August 2010)

Dear Mr. and Ms. Privette:

Enclosed herewith you will find a NOTICE OF THE RIGHT TO FORECLOSE which is required by Tennessee Code Annotated Section 35-5-117 to be sent to you sixty (60) days prior to publishing a foreclosure sale. Due to your default in making payments, we intend to institute foreclosure proceeding sixty (60) days after the date of this letter.

We would suggest that you contact the person named in the Notice if you wish to discuss this matter.

This letter is an attempt to collect a debt and any information obtained will be used for that purpose. Unless you notify this office within thirty days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within thirty days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Any payments or additional communications should be directed to this firm.

Cordially,

Richard J. Myers

RJM/dlo

Gary K Smith
Thomas R. Buckner
Bruce M Smith
Louis Jay Miller
Richard J Myers
Bruce M Kahn
Jerome A Broadhurst
Christine Worley Stephens
Amy Harden Cannon*
William King Self, Jr.*

C Philip M. Campbell
Karen M Campbell
Janelle C Clark
Emily G Ellison, LL.M
Tara Ryan Kostakis
Mona Mansour
Brett A Schubert*
Michelle S Strocher*
Lynn W. Thompson*

Of Counsel:
John B Maxwell, Jr
Henry L. Klein
Thomas M. Tweel
Charles D. Reaves
Marshall W Criss
Harry A Johnson III
Jackson, Shields, Yeiser & Holt

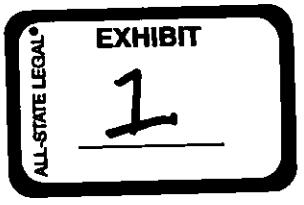
Retired:
Charles Metcalf Crump

* Also Licensed in Mississippi

APPERSON CRUMP PLC
Attorneys at Law
6070 Poplar Avenue
Sixth Floor
Memphis, TN 38119-3954

901-756-6300
901-757-1296 fax

www.appersoncrump.com



NOTICE OF THE RIGHT TO FORECLOSE

Date of Notice: **August 31, 2010**

The holder of the mortgage, deed of trust or other lien on your property has the right to begin the process of foreclosing on the debt and may sell your property at public auction to satisfy the debt at any time after sixty (60) days from the date of this notice of the right to foreclose for a period of twelve (12) months without sending you another notice of right to foreclose.

You should IMMEDIATELY contact the lender, servicer or creditor listed below to discuss repayment options for which you may qualify, or if none are available, foreclosure alternatives such as short sale or deed in lieu of foreclosure. Failure to satisfy your payment obligations may result in loss of your home.

Debt counseling may be available in your area. You can determine if debt counseling is available in your area and locate an approved counselor at the U.S. Department of Housing and Development (HUD) web site at www.HUD.gov.

You may also be eligible for certain Federal loan modifications programs. You should review your options under these programs immediately at the Department of Housing and Urban Development web site (www.HUD.gov) and or at other applicable websites and consult your lender. If you wish to participate in one of these programs, you must make timely application as required by the program. You should notify the lender, servicer or creditor of your interest in participating in one of these programs.

YOU MUST ACT IMMEDIATELY IF YOU WISH TO TRY TO SAVE YOUR HOME.

Name of Creditor: Household Financial Center, Inc.
Address of Creditor: 636 Grand Regency Blvd., Brandon, FL 33510
Phone: 866-825-1812 Fax: 813-612-3414
Website and email address: www.hsbc.com William.x.gonzales@us.hsbc.com
Contact person: William Gonzales

Government Loan Modification Program Information: www.HUD.gov