FILE NO.: 1197.J1102424TN\I

BILL GARRETT, Davidson County
Trans:T20110061252 DEEDTRS
Recvd: 10/03/11 10:46 2 pgs
Fees:13.00 Taxes:411.12
20111003-0076285

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 16, 2007 and recorded in the Register's Office of Davidson County, TN, at Instrument No. 20070227-0024294, ("Deed of Trust")Alison Speaks aka Alison M. Speaks conveyed to Ernest B. Williams, IV, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, by Vericrest Financial, Inc. as attorney-in-fact; and

WHEREAS, **The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, by Vericrest Financial, Inc. as attorney-in-fact,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20110810-0061601** in the Register's Office of Davidson County, TN; and

WHEREAS, pursuant to Tenn. Code Ann. § 35-5-117 (i), not less than sixty (60) days prior to the first publication required by § 35-5-101, the notice of the right to foreclose was properly sent, if so required; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of TN and the terms and provisions of said Deed of Trust on 07/22/2011, 07/29/2011, 08/05/2011, in THE NASHVILLE RECORD, by which advertisement the sale was held on August 18, 2011, at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A Gaylord Entertainment Center in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Phil Young, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **The Bank of New York Mellon, as Trustee of CIT Mortgage Loan Trust 2007-1**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $111,112.36; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by The Bank of New York Mellon, as Trustee of CIT Mortgage Loan Trust 2007-1 as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **The Bank of New York Mellon, as Trustee of CIT Mortgage Loan Trust 2007-1**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Land in Davidson County, Tennessee, being Lot No. 11A on the Plan of Lake Country, section 1 of record in Plat Book 5800 page 301,to which said reference is made for a more complete description.. Being the same property conveyed to Alison M. Speaks on 01/31/02 , by Deed from Jack D.Meadows, Jr and wife, Sandra F. Park Meadows,filed for record 02/08/2002, in instrument No. 20020208-0017500, Register's Office for Davidsion County, Tennessee

The last recorded Warranty Deed was filed of record at Instrument No. 200202080017500 in the Register's Office of Davidson County, TN.

If the original sale date was postponed, such sale was postponed in accordance with the provisions of TCA 35-5-101(f), and all announcements and notifications were made as required therein.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **The Bank of New York Mellon, as**

Trustee of CIT Mortgage Loan Trust 2007-1, its successors and assigns forever, to whom the said, **Nationwide Trustee Services, Inc.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 18th day of August, 2011.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 18th day of August, 2011, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Assistant Vice President of **Nationwide Trustee Services, Inc.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the corporation by himself or herself as such officer or member.

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

ASHLEY M. PENGELLY NOTARY PUBLIC GWINNETT COUNTY GEORGIA EXPIRES MAY 27, 2012

Notary Public

My Commission Expires: _____

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STATE OF GEORGIA

COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $111,112.36, 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 ON THIS 18TH DAY OF AUGUST 2011.

ASHLEY M. PENGELLY NOTARY PUBLIC GWINNETT COUNTY GEORGIA EXPIRES MAY 27, 2012

Notary Public

My Commission Expires: _____

File No.: 1197.J1102424TN (Speaks)
Property Address: 4617 Woodview Circle, Old Hickory, TN 37138
Tax Parcel ID No.: 06404004300

Mail Tax Notices To and Property Owner:

Vericrest Financial, Inc.
16745 W. Bernardo Drive, Suite 300
San Diego, CA 92127