SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 10 May 2004, HAROLD A. WIGGINS and NETTIE L. WIGGINS executed a certain Trust Deed to Brent S. Knight, Trustee for Beneficial Tennessee, Inc., for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded as Instrument No. 20040512-0055326, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, Beneficial Tennessee, 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. 20110812-0062451, named and appointed the undersigned as Trustee in the place and stead of Brent S. Knight; 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 24 November, 1, 8 December 2011 of said newspaper, said sale having been advertised for Thursday, 15 December 2011, 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 Beneficial Tennessee, Inc., to-wit: a bid of Thirty-Nine Thousand Sixty-One and 75/100 Dollars ($39,061.75) 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 Beneficial Tennessee, Inc., 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:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: BEING LOT 39-B, ZONE LOT DIVISION OF LOTS 39, 40, 42, 118-120, SECTION 4, EAST LAKE SUBDIVISION AS OF RECORD IN BOOK 5800, PAGE 398 AS AMENDED IN BOOK 6250, PAGE 97, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE. BEING THE SAME PROPERTY CONVEYED FROM EUGENE P. DAVIS AND SAUNDRA L. DAVIS, HUSBAND AND WIFE, TO HAROLD A. WIGGINS AND NETTIE L. WIGGINS, HUSBAND AND WIFE, BY DEED RECORDED 05/27/1999, IN BOOK 11495, AT PAGE 995, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 108-12-158.00

Property Address: 3201 Quail View Dr., Nashville, TN 37214

TO HAVE AND TO HOLD, unto the said Beneficial Tennessee, Inc., its 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.

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

BILL GARRETT, Davidson County
Trans:T20110082051 DEEDTRS
Recvd: 12/28/11 10:44 3 pgs
Fees:18.00 Taxes:144.53
20111228-0101348

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

The proceeds of this sale, the receipt of which the undersigned Substitute Trustee hereby acknowledges, have been applied as follows:

TOTAL BID		$39,061.75
Expenses:		
Recording Substitution of Trustee	12.00	
Title Work	450.00	
Advertising Expenses	395.00	
Recording Substitute Trustee's Deed	172.53	
Attorney Fee and Costs	900.00	
TOTAL EXPENSES		1,929.53
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		$37,132.22

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 22nd day of December, 2011.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 22nd day of December, 2011, 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.

Tangela Pearson
Notary Public

My Commission Expires:
11-8-14

TANGELA PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 11-08-2014

PROPERTY ADDRESS:

3201 Quail View Dr.
Nashville, TN 37214

SEND TAX BILLS TO:

Beneficial Tennessee, Inc.
P.O. Box 8362
Elmhurst, IL 60126-1058

Grantee: **Beneficial Tennessee, Inc.**
P.O. Box 8362
Elmhurst, IL 60126-1058

Tax Parcel No.: 10812015800

I, Richard J. Myers, 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 $39,061.75, 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 22nd day of December, 2011.

Notary Public

My Commission Expires: 11-8-14

TANGELA PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 11-08-2014