

THIS INSTRUMENT PREPARED FOR RECORDING BY:
SHANKS & BLACKSTOCK, ATTYS.
POST OFFICE BOX 1346
KNOXVILLE, TENNESSEE 37901

TRUSTEE'S DEED

THIS INDENTURE, made and entered into this 25th day of July, 2010, by and between INVESTOR'S TRUST COMPANY, TRUSTEE, a corporation organized and existing under the laws of the State of Tennessee, with its office and place of business in Knoxville (Knox County), Tennessee, First Party, and _____, Second Parties.

WITNESSETH:

WHEREAS, on the 29th day of June, 2007, Janice Downey, Single, did duly execute to Investor's Trust Company, Trustee, a certain Trust Deed, which was duly recorded in the Register's Office for Anderson County, Tennessee, in Book 1458, page 1014; as modified by Modification of Deed of Trust, by Janice Downey, Single, dated August 15, 2008, and recorded in Book 1487, page 134; as modified by Modification of Deed of Trust, by Janice Howell, Married, dated February 15, 2009, and recorded in Book 1498, page 1239; as modified by Modification Agreement of Deed of Trust, by Janice Howell, Married, dated July 31, 2009, and recorded in Book 1508, page 270; and as further modified by Modification of Deed of Trust, by Janice Howell, Married, dated January 29, 2010, and recorded in Book 1517, page 1179, in which Trust Deed, the following described property was conveyed, to wit:

THE NAME AND ADDRESS OF A PROPERTY OWNER:

(Property Owner)
Address: _____

PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES:

Address: _____

PARCEL ID NO. _____

SITUATED in District Two (2) of Anderson County, Tennessee, within the corporate limits of the City of Oak Ridge, Tennessee, and being known and designated as all of Lot 16, Block 19CK, Emory Hills Estates, Unit 1, as shown by Map of record in Map Cabinet 2, Slide 180-A, in the Register's Office for Anderson County, Tennessee, to which map specific reference is hereby made for a more particular description.

BEING the same property conveyed to Janice Downey, Single, n/k/a Janice Howell, Married, by Steve R. Queener, Clerk and Master, by Clerk and Master's Deed, dated June 28, 2007, and recorded in Book 1458, page 1011, in the Register's Office for Anderson County, Tennessee.

THIS conveyance is made subject to applicable restrictions, building set-back lines, all existing easements, and to all conditions shown on the recorded map.

The street address of the above described property is believed to be 116 Chestnut Hill Road, Oak Ridge, Tennessee 37830, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

The above description is the same as the previous deed of record, no boundary survey having been made at the time of this conveyance.

IT IS AGREED BETWEEN THE FIRST PARTY AND THE SECOND PARTIES THAT THE SAID SECOND PARTIES ACCEPT THE ABOVE PROPERTY AND IMPROVEMENTS THEREON IN THE CONDITION AS THEY NOW EXIST AND THE FIRST PARTY MAKES NO WARRANTIES OR COVENANTS AS TO THE CONDITION OF THE STRUCTURE OR PROPERTY OR ANY IMPROVEMENTS THEREON OR ANY IMPROVEMENTS NOT COMPLETED.

WHEREAS, the said Trust Deed of record in Book 1458, page 1014; as modified by Modification of Deed of Trust, by Janice Downey, Single, dated August 15, 2008, and recorded in Book 1487, page 134; as modified by Modification of Deed of Trust, by Janice Howell, Married, dated February 15, 2009, and recorded in Book 1498, page 1239; as modified by Modification Agreement of Deed of Trust, by Janice Howell, Married, dated July 31, 2009, and recorded in Book 1508, page 270; and as further modified by Modification of Deed of Trust, by Janice Howell, Married, dated January 29, 2010, and recorded in Book 1517, page 1179, all in the Register's Office for Anderson County, Tennessee, was made for the purpose of securing an indebtedness to Home Federal Bank of Tennessee; and

WHEREAS, the provisions of said Trust Deed were not complied with, and thereupon, at the request of the beneficiary in said Trust Deed, First Party hereto did duly advertise said property for sale, as provided in said Trust Deed by publication for three (3) successive weeks in The Knoxville Journal, a weekly newspaper published in Knoxville, Tennessee, giving the time, place and terms of said sale; and

WHEREAS, on the 21st day of July, 2010, at about eleven o'clock A. M. at the front door of the collateral at 116 Chestnut Hill Road, Oak Ridge, Tennessee, (the time and place fixed in said Notice and publication), the property was offered for sale at public auction, for cash in hand and in bar of all homestead rights, the statutory right of redemption and the equity of redemption, as provided in said Trust Deed, and being cried for a reasonable time was finally struck off to Second Parties hereto at their bid of _____ DOLLARS (\$_____), it being the highest and best bid, which sum was subsequently in hand paid, and applied by First Party as directed and provided in said Trust Deed.

NOW THEREFORE, in consideration of the premises and for the sum so aforesaid bid and paid by Second Parties, First Party hereto does hereby bargain, sell, transfer and convey unto the said Second Parties, their successors and assigns, the parcel or lot of land hereinabove described, together with all improvements, hereditaments, buildings, easements and appurtenances thereon and thereunto belonging and appertaining, as an inheritance in fee and free from all homestead rights, the equity of redemption, and the statutory right of redemption in the makers of said Trust Deed, and all persons claiming by, through or under First Party.

First Party covenants that as Trustee, it is lawfully seized of said property and has good right to convey and will and does warrant unto Second Parties, their heirs and assigns, the title to said property, as against all persons claiming by, through or under First Party as Trustee, but no further or otherwise. This conveyance is made, however, subject to any and all superior unpaid liens, claims and taxes, if any, which Second Parties hereby assume.

Said sale will further be made subject to the, "Helping Families Save Their Homes Act of 2009."

This conveyance is made subject to any present or future claims or action arising under the U. S. Bankruptcy Laws or any State insolvency or creditor's law.

IN WITNESS WHEREOF, the said First Party has caused this instrument to be executed by the Officer or Officers hereinbelow designated by authority of its Board of Directors, the day and year first above written.

INVESTOR'S TRUST COMPANY, TRUSTEE

By: _____
M. JOYCE CANNON, ASSISTANT SECRETARY

STATE OF TENNESSEE)
 : ss.
COUNTY OF KNOX)

Before me, the undersigned authority, a Notary Public in and for said County and State aforesaid, personally appeared, M. JOYCE CANNON, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged herself to be the ASSISTANT SECRETARY of INVESTOR'S TRUST COMPANY, the within named bargainor, a corporation, and that she as such ASSISTANT SECRETARY, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by herself as ASSISTANT SECRETARY.

Witness my hand and seal at office in Knox County, this _____ day of _____, 20_____.

NOTARY PUBLIC for the State of Tennessee

My Commission Expires:

I hereby swear or affirm that the actual consideration or true value of the transfer, whichever is greater, is \$_____. Affiant:_____.

Sworn to and subscribed to before me, this ____ day of _____, 201_____.

Notary Public _____
My Commission Expires:_____