FILE NO.: 735.0520732TN\SAT
LOAN NO.: 19108947201100956\CONV

Davidson County DEEDTRS
Recvd: 01/31/06 10:14 2 pgs
Fees:13.00 Taxes:232.73

20060131-0011755

**THIS INSTRUMENT PREPARED BY & RETURN TO:**
**Priority Trustee Services of TN, L.L.C.**
1587 N.E. Expressway
Atlanta, GA 30329

## SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 16, 2004 and recorded in the Register's Office of Davidson County, TN, at Instrument 20040270047765, ("Deed of Trust")Henry N. Covington and Callie M Covington conveyed to T. Michael Logan, 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, **SunTrust Bank,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 200601030000031** in the Register's Office of Davidson County, TN; 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 12/22/05, 12/29/05 1/05/06, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 12, 2006, at the corner of Fifth and Broadway at the Main Entrance to the 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, Higgins, Himmelberg & Piliponis, P.L.L.C., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **SunTrust Bank**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $62,900.00; 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 SunTrust Bank as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **SunTrust Bank**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

THAT CERTAIN REAL ESTATE SITUATED IN DAVIDSON COUNTY, TENNESSEE, AS FOLLOWS: BEING THE NORTHWESTERLY PART OF LOT NO.15 AND NORTHEASTERLY PART OF LOT 16 ON THE PLAN OF JOYWOOD HEIGHTS, SECTION 3, NOT OF RECORD, DESCRIBED ACCORDING TO A SURVEY MADE BY W. W. TURNER COMPANY, ENGINEERS, JANUARY 15, 1948, AS FOLLOWS: BEGINNING AT A POINT SOUTH 83° 30' EAST 122 FEET FROM THE SOUTHEAST TERMINUS OF HART AVENUE; THENCE SOUTHWARDLY 380 FEET, MORE OR LESS, TO A POINT 200 FEET NORTH OF THE NORTHERLY MARGIN OF CAPITOL VIEW AVENUE; THENCE EASTWARDLY AND PARALLEL WITH SAID AVENUE 60.3 FEET, MORE OR LESS, TO THE SOUTHWEST CORNER OF THE PROPERTY CONVEYED TO CHARLIE B. MCCAW BY DEED FROM T. W. STREET AND WIFE, OF RECORD IN BOOK (BLANK AS PER DEED), PAGE (BLANK AS PER DEED), REGISTER'S OFFICE FOR SAID COUNTY; THENCE WITH THE WESTERLY LINE OF SAID MCCAW PROPERTY, NORTHWARDLY 379.5 FEET; THENCE NORTH 83° 30' WEST 60.2 FEET TO THE BEGINNING. SOURCE OF TITLE: DEED BOOK 2291 PAGE 546 KNOWN: 128 HART LANE PARCEL: 19-060.12-0-115.00

The last recorded Warranty Deed was filed of record at Instrument 2291, Page 546 in the Register's Office of Davidson County, TN.

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 **SunTrust Bank**, its successors and assigns forever, to whom the said, **Priority Trustee Services of TN, L.L.C**, 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.

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IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C**, Substitute Trustee, has hereunto set his hand, this 12th day of January, 2006.

**Priority Trustee Services of TN, L.L.C**
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 12th day of January, 2006, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Dionne Simmons, 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 Vice President of **Priority Trustee Services of TN, L.L.C.**, 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 limited liability company by himself or herself as such officer or member.

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

GERMAINE DUNCAN NOTARY PUBLIC CLAYTON COUNTY GEORGIA EXPIRES SEPT 21, 2007

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 $62,900.00, 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 12TH DAY OF JANUARY 2006.

GERMAINE DUNCAN NOTARY PUBLIC CLAYTON COUNTY GEORGIA EXPIRES SEPT 21, 2007

Notary Public

My Commission Expires: _____

**MSP No.: 735.0520732TN (Covington)**
**Lender Loan No.: 19108947201100956**
**Property Address: 128 Hart Lane, Nashville, TN 37207**
**Tax Parcel ID No.: 60 - 12; 115.00**

Mail Tax Notices To and Property Owner:

SunTrust Bank - Consumer Loan Division
1001 Semmes Avenue
Richmond, VA 23224