Name and address of new owner and send tax bills to:
Nashville Area Habitat for Humanity, Inc.
533 Hagan Street
Nashville, TN 37203-4831

Davidson County DEEDTRS
Recvd: 02/10/06 12:14 3 pgs
Fees:18.00 Taxes:312.27
20060210-0016589

Prepared by:
David G. Mangum
Attorney at Law
2303 Franklin Road
Nashville, TN 37204

MAP-PARCEL NO.: 050-10-0-C 318.00 CO

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated June 30, 2003, recorded in Instrument No. 20030724-0103941, Register's Office, Davidson County, Tennessee, Rebecca Mallory, an unmarried person, conveyed to B. Anthony Saunders, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated December 30, 2005, and recorded in Instrument No.: 20060105-0001805, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed David G. Mangum as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested David G. Mangum, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, David G. Mangum, Substitute Trustee, did give 22 days notice of the time, place and terms of the sale by an advertisement in three weekly publications in the *The Nashville Business Journal*, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of January 20, January 27, and February 3, 2006 stating that on Friday, February 10, 2006 at 12:00 o'clock Noon, at the main entrance (or inside the front doors for inclement weather) to the Old Ben West Library Building at 225 Polk Avenue, Downtown Nashville, Tennessee 37201, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, David G. Mangum, Substitute Trustee, offered said property for sale at public outcry and sold said property to **Nashville Area Habitat for Humanity, Inc.**, its successors and assigns for $84,396.42, which amount was the highest, best, and last bid.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best, and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, David G. Mangum, Substitute Trustee, do hereby bargain and sell, and by these

presents transfer and convey unto the said **Nashville Area Habitat for Humanity, Inc.**, (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

LAND in Davidson County, Tennessee, being known as Lot No. 48 on the Plan of Chesapeake Homes, Section 6, Phase 2, of record as Instrument Number 20020626-0077004, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete legal description.

DEED REFERENCE:
BEING the same property conveyed to Rebecca Mallory by deed from Nashville Area Habitat for Humanity, Inc., by Special Warranty Deed of record in Instrument No. 20030724-0103941, said Register's Office.

This description is the same as set forth in the most current prior deed of record.

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PROPERTY ADDRESS: 3405 Rainwood Drive, Nashville, TN 37207, as shown on the tax maps of Assessor of Property for Davidson County, TN.

This sale is subject to any and all unpaid real estate taxes; restrictive covenants, easements and setback lines; any and all redemption rights, including rights of redemption of any governmental agency, State or Federal; and any and all other prior liens or encumbrances against said real property, including but not limited to the following: Restrictive Covenants of record in Instrument No. 20011025-0117084 as amended in Instrument No.20030611-0080742; all matters on the Plan of record in Instrument No.20020626-0077004; Storm Water Detention Agreements of record in Instrument No.20010628-0068560 and 20010801-0081581; and Affordability Restriction Agreement and Right of First Refusal of record in Instrument No. 20030724-0103942, said Register's Office.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes and aforementioned Deed of Trust.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 10th day of February, 2006.

David G. Mangum, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, David G. Mangum, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, on this the 10th day of February, 2006.

Kay E. Farmer
Notary Public

My Commission Expires: 7/29/06

KAY E. FARMER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $84,396.42.

Affiant

Subscribed and sworn before me, this 10th day of February, 2006.

Notary Public

My Commission Expires: 7/29/06

KAY E. FARMER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

File# 59824