FILE NO.: 221.0806544TN\X
LOAN NO.: 0205909450\CONV-FN

Davidson County DEEDTRS
Recvd: 06/09/08 09:49 2 pgs
Fees:12.00 Taxes:0.00
20080609-0058743

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 June 01, 2007 and recorded in the Register's Office of Davidson County, TN, at Instrument 200706070068464, ("Deed of Trust")J D Smith and Barbara J. Smith conveyed to SunTrust Mortgage, Inc., 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 Mortgage, Inc,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 20080516-0050521** 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 05/02/2008, 05/09/2008, 05/16/2008, in THE NASHVILLE RECORD, by which advertisement the sale was held on May 29, 2008, 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 **SunTrust Mortgage, Inc**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $90,415.17; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Federal National Mortgage Association, Washington, D.C., his/her successors and assigns; 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 Mortgage, Inc 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 **Federal National Mortgage Association**, 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. 64 on the plan of 2nd Revision Section Four Bell Forge Village, of record in Plat Book 6250, Page 201, Register's Office for said county, to which reference is made for a more complete description. Being the same property conveyed to Joleane Gardner, unmarried by deed from Allen D. Zehrung of record in Book 11757 and Page 463 on 11/19/1999 and filed for record on 11/29/1999, Register's Office for said county. Being the same property conveyed to Roland John Gardner, unmarried of record in instrument 200204040040821 on 04/02/2002 and filed for record on 04/04/2002, Register's Office for said county. Re-recorded in instrument 200205130058245. Further conveyed to JD Smith and wife Barbara J. Smith dated 6/1/07 and recorded in instrument # 200706070068463, Register's Office for said county.

The last recorded Warranty Deed was filed of record at Instrument 200706070068463 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 **Federal National Mortgage Association**, its successors and assignsforever, 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.

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IN TESTIMONY WHEREOF, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 29th day of May, 2008.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 29th day of May, 2008, 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 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.

Ronald Key
Notary Public

RONALD KEY NOTARY PUBLIC GWINNETT COUNTY, GA EXP. NOV. 28, 2010

My Commission Expires: 11-28-2010

NO TAX – GOVERNMENTAL AGENCY

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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 $0, 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 29TH DAY OF MAY 2008.

Ronald Key
Notary Public

RONALD KEY NOTARY PUBLIC GWINNETT COUNTY, GA EXP. NOV. 28, 2010

My Commission Expires: 11-28-2010

MSP No.: 221.0806544TN (Smith)
Lender Loan No.: 0205909450
Property Address: 123 Beech Forge Drive, Antioch, TN 37013
Tax Parcel ID No.: 163110B06400C0

Mail Tax Notices To and Property Owner:

Federal National Mortgage Association
East Paces Ferry Road
Atlanta, GA 30326