This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
PARCEL ID: 092 05 0 266.00
3314 CLIFTON AVENUE
NASHVILLE, TENNESSEE 37209

NO MORTGAGE
New Owner - Send Tax Bills:
FEDERAL NATIONAL MORTGAGE ASSOCIATION
3900 WISCONSIN AVE NW
DRAWER LR
WASHINGTON, DC, 20016-2899

Davidson County DEEDTRS
Recvd: 06/23/08 09:11 2 pgs
Fees:12.00 Taxes:0.00
20080623-0064065

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **AUGUST 15, 2007, ROBERT L. SCRUGGS** was named Trustee in a Deed of Trust of even date executed by **JOYCE FAYE FITZGERALD, A/K/A JOYCE F. FITZGERALD, AN UNMARRIED WOMAN,** conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$81,800.00**, principal and interest at **7.7500%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NUMBER 20070817-0098557,** in the Register's Office for **DAVIDSON** County, Tennessee; and

WHEREAS, **J. PHILLIP JONES OR I. DYKE TATUM, EITHER OF WHOM MAY ACT**, was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20080523-0052790,** in the Register's Office for **DAVIDSON** County, Tennessee; I, **I. DYKE TATUM**, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: **MAY 30, 2008/ JUNE 6, 2008/ JUNE 13, 2008** in **DAVIDSON A.M.,** a newspaper of general circulation in **DAVIDSON** County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement and public announcement on **FRIDAY, JUNE 20, 2008, AT 11:00 A.M. (LOCAL TIME), ON THE SECOND FLOOR MEZZANINE (ENTER THE FRONT DOOR FACING THE NEW PUBLIC SQUARE PARK), OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE,** I, **I. DYKE TATUM**, individually or by and through his agent, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time **CITIMORTGAGE, INC., 1000 TECHNOLOGY DR.O'FALLON, MO 63304,** submitted the highest and best bid in the amount of $67,742.74.

WHEREAS, **CITIMORTGAGE, INC.,** has assigned its bid in said property to **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, his successors and assigns; and

NOW THEREFORE, in consideration of the premises, I, **I. DYKE TATUM**, Substitute Trustee, do hereby sell, transfer and convey to **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 99 ON THE PLAN OF COLLEGE HILL, SECTION 4 OF RECORD IN BOOK 2330, PAGE 31, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

SAID LOT NO. 99 FRONTS 58.02 FEET ON THE NORTHERLY SIDE OF CLIFTON AVENUE AND EXTENDS BACK 131.8 FEET ON THE WESTERLY LINE AND 131.4 FEET ON THE EASTERLY LINE TO A DEAD LINE IN THE REAR ON WHICH IT MEASURES 58 FEET.

BEING THE SAME PROPERTY CONVEYED TO JOYCE F. FITZGERALD A/K/A JOYCE FAYE FITZGERALD, BY SPECIAL WARRANTY DEED DATED AUGUST 2, 2007 OF RECORD IN INSTRUMENT NO. 20070817-0098556, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 3314 CLIFTON AVENUE, NASHVILLE, TENNESSEE 37209.

I, **I. DYKE TATUM**, Substitute Trustee, convey to **FEDERAL NATIONAL MORTGAGE ASSOCIATION** all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at **NASHVILLE** Tennessee, on **JUNE 20, 2008.**

I. DYKE TATUM
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, **I. DYKE TATUM**, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at **NASHVILLE**, Tennessee on **JUNE 20, 2008.**

Notary Public

JOYCE FULTZ NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TN My Commission Expires March 21, 2009

My Commission Expires: 3-21-09

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $67,742.74
FEDERAL NATIONAL MORTGAGE ASSOCIATION IS A TAX EXEMPT AGENCY.

Affiant

Subscribed and sworn to before me, this **20TH day of JUNE, 2008.**

Notary Public

JOYCE FULTZ NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TN My Commission Expires March 21, 2009

My Commission Expires: 3-21-09

RETURN TO:
J. PHILLIP JONES
TATUM & JONES
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228