This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
PARCEL ID: 162 12 0B 085.00
1345 BELL ROAD #427
ANTIOCH, TENNESSEE 37013

NO MORTGAGE
New Owner - Send Tax Bills:
TENNESSEE HOUSING DEVELOPMENT AGENCY
404 JAMES ROBERTSON PARKWAY
SUITE 1114
NASHVILLE, TENNESSEE 37243-0900

Davidson County DEEDTRS
Recvd: 07/28/08 12:22 2 pgs
Fees:12.00 Taxes:0.00
20080728-0076839

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **DECEMBER 30, 2004**, **RHONDA JENNINGS** was named Trustee in a Deed of Trust of even date executed by **STEVE L. HOWELL, JR. AND STEPHANIE D. HOWELL, HUSBAND AND WIFE**, conveying to her as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$140,761.00**, principal and interest at **5.10000%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20050106-0002250,** 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. 20070104-0001446,** 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 16, 2008/ MAY 23, 2008/ MAY 30, 2008** in **NASHVILLE BUSINESS JOURNAL**, 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 on **FRIDAY, JUNE 13, 2008, AT 11:00 A.M., AND BY PUBLIC ANNOUNCEMENT CONTINUED TO JULY 25, 2008, 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 **TENNESSEE HOUSING DEVELOPMENT AGENCY, 404 JAMES ROBERTSON PARKWAY, SUITE 1114, NASHVILLE, TENNESSEE 37243-0900**, submitted the highest and best bid in the amount of $142,607.34

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to **TENNESSEE HOUSING DEVELOPMENT AGENCY**, 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 UNIT NO. 11A, OF TRACT 11 ON THE PLAN OF FINAL PLAT, VILLAS AT BELLE PARKE, PHASE II, A HORIZONTAL PROPERTY REGIME, OF RECORD IN INSTRUMENT NO. 20020722-0087814, AND AS DEFINED IN THE MASTER DEED OF RECORD IN INSTRUMENT NUMBER 20040218-0018915, SAID REGISTER'S OFFICE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO STEVE L. HOWELL, JR. AND, STEPHANIE D. HOWELL, HUSBAND AND WIFE BY WARRANTY DEED DATED DECEMBER 30, 2004 AND RECORDED IN INSTRUMENT NO. 20050106-0002249 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 1345 BELL ROAD #427, ANTIOCH, TENNESSEE 37013.

I, **I. DYKE TATUM**, Substitute Trustee, convey to **TENNESSEE HOUSING DEVELOPMENT AGENCY** 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 **JULY 25, 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 **JULY 25, 2008.**

Notary Public

My Commission Expires: 3-21-09

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $142,607.34
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY

Affiant

Subscribed and sworn to before me, this **25TH day of JULY, 2008.**

Notary Public

My Commission Expires: 3-21-09

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

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