This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
PARCEL ID 075 05 0 027.00
318 BONNAHURST DRIVE
HERMITAGE, TENNESSEE 37076

NO MORTGAGE
New Owner - Send Tax Bills:
U.S. BANK, N.A.
800 MORELAND AVE
OWENSBORO, KY 42304-0005

Davidson County DEEDTRS
Recvd: 09/08/08 08:32 2 pgs
Fees:13.00 Taxes:456.89
20080908-0091404

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **JUNE 13, 2001, I. DYKE TATUM** was named Trustee in a Deed of Trust of even date executed by **RONALD J. ROWLETTE (A/K/A RONNALD J. ROWLETTE) AND NIKKI J. ROWLETTE, HUSBAND AND WIFE**, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$109,137.00**, principal and interest at **7.5%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20010618-0063931**, in the Register's Office for **DAVIDSON** County, Tennessee; and

WHEREAS, J. **PHILLIP JONES** was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20071004-0118584** in the Register's Office for **DAVIDSON** County, Tennessee; I, **J. PHILLIP JONES**, 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: **AUGUST 1, 2008/ AUGUST 8, 2008/ AUGUST 15, 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 on **FRIDAY, SEPTEMBER 5, 2008, AT 11:00 A.M., 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, J. PHILLIP JONES,** 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 **U.S. BANK, N.A., SUCCESSOR BY MERGER TO FIRSTAR BANK, N.A., 800 MORELAND AVENUE, OWENSBORO, KENTUCKY 42301-0005**, submitted the highest and best bid in the amount of $123,483.66

NOW THEREFORE, in consideration of the premises, I, **J. PHILLIP JONES**, Substitute Trustee, do hereby sell, transfer and convey to **U.S. BANK, N.A.**, 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. 732 ON THE PLAN OF SECTION SEVEN, HERMITAGE HILLS, OF RECORD IN PLAT BOOK 3300, PAGE 62 AND 63, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A COMPLETE AND ACCURATE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO RONNALD J. ROWLETTE, (A/K/A RONALD J. ROWLETTE) AND WIFE, NIKKI J. ROWLETTE, BY DEED DATED JUNE 13, 2001 OF RECORD IN INSTRUMENT NO. 20010618-0063930 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS SALE IS SUBJECT TO THE INTERNAL REVENUE SERVICE DEPARTMENT OF REVENUE REDEMPTION PERIOD.

THIS IS IMPROVED PROPERTY KNOWN AS 318 BONNAHURST DRIVE, HERMITAGE, TENNESSEE 37076.

I, **J. PHILLIP JONES**, Substitute Trustee, convey to **U.S. BANK, N.A.**, 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 **SEPTEMBER 5, 2008.**

J. PHILLIP JONES
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, **J. PHILLIP JONES**, 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 **SEPTEMBER 5, 2008.**

Dawn M. E McMahon
Notary Public

My Commission Expires: NOV. 2, 2009

DAWN M.E. McMAHON
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY, TN

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $123,483.00

Affiant

Subscribed and sworn to before me, this **5TH day of SEPTEMBER, 2008.**

Dawn M. E McMahon
Notary Public

My Commission Expires: NOV. 2, 2009

DAWN M.E. McMAHON
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY, TN

RETURN TO:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228