Davidson County DEEDTRS
Recvd: 10/09/08 12:26 3 pgs
Fees:18.00 Taxes:388.50
20081009-0102475

THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
Sun Trust Bank Building
201 Fourth Ave North, Suite 1800
Nashville, Tennessee 37219

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

Cornerstone Investments, Inc.
718 Thompson Lane Ste 108
Nashville, TN 37204

Map-Parcel Numbers:

053-03-0 284.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Daniel Gamsky, unmarried, to Rudy Title & Escrow, Trustee, dated the 28th day of December, 2005, and being of record in Inst. No. 20060106-0002267, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, HSBC Mortgage Services, Inc.

WHEREAS, Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, Appointment of Substitute Trustee being of record in Inst. No. 20080825-0087124, in the Register of Deed's Office, Davidson County, Nashville, Tennessee, and appointing William Timothy Hill as Substitute Trustee.

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder of said debt has called upon the Substitute Trustee to foreclose the Deed of Trust; and

WHEREAS, the Substitute Trustee, after due advertisement as required by law and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, at twelve o'clock noon (12:00 noon), October 6, 2008, at the Davidson County Courthouse, Public Square, 2nd Ave, Nashville, Davidson County, Tennessee, when and where Cornerstone Investments, Inc., ("Grantee"), became the last and highest bidder at the price of Seventy-seven Thousand Sixty-five and 00/100 ($77,065.00) Dollars.

NOW, THEREFORE, in his capacity as Substitute Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of which are acknowledged, William Timothy Hill, Substitute Trustee, hereby conveys the Property described hereto in Exhibit "A", to the Grantee and the Grantee's heirs or successors and assigns.

TO HAVE AND TO HOLD the Property in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey.

William Timothy Hill, as Substitute Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Any and all other prior restrictions, encumbrances, or liens of any nature.

Words used herein indicating number or gender shall be read as context may require.

Dated this 6th day of October, 2008.

William Timothy Hill, as
Substitute Trustee and not otherwise

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, a Notary Public in and for said County and State, the within named William Timothy Hill, 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 contained therein.

Witness my hand and official seal at Nashville, Tennessee, this 6th day of October 2008.

Charlotte E Herring
Notary Public

My commission expires:

CHARLOTTE E HERRING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $77,065.00.

Affiant

Subscribed and sworn to before me this 6th day of October, 2008.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS
$ 105,000.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME THIS
THE 9 DAY OF Oct. 20 08
Deputy Register

Charlotte E Herring
Notary Public

My commission expires:

CHARLOTTE E HERRING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

EXHIBIT A

Land in Davidson County, Tennessee, described as follows to-wit:

Being Lot No. 250, Section "C", Village of Old Hickory, as shown on plat of record in Plat Book 1424, page 66, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular complete description of said property.

BEING the same property conveyed to Daniel Gamsky, unmarried from John R. Primm by deed dated 11/20/06 of record in Inst. No. 20060106-0002266, in the Register's Office for Davidson County, Tennessee.

This is improved property known as 1504 Berry St., Old Hickory, TN.