Name and address of new owner:
Citizens Savings Bank & Trust
2013 Jefferson Street
Nashville, TN37208

Send Tax Bills To:
Same

Davidson County DEEDTRS
Recvd: 10/10/08 12:21 3 pgs
Fees:18.00 Taxes:312.04
20081010-0102786

This Instrument Prepared by:
David G. Mangum
Attorney at Law
2303 Franklin Road
Nashville, TN 37204

MAP/PARCEL: 081-08-0 432.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated April 27, 2005, recorded in Instrument No. 20050511-0053151, Register's Office, Davidson County, Tennessee, Jerry W. Reed, an unmarried man and Consuella D. Lewis, an unmarried woman, conveyed to Deborah A. Cole, as Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated September 4, 2008, and recorded in Instrument No.:20080810-0092455, Register's Office, Davidson County; Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed David G. Mangum as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested David G. Mangum, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, David G. Mangum, Substitute Trustee, did give 22 days notice of the time, place and terms of the sale by an advertisement in three weekly publications in the *Davidson AM, a division of the Tennessean*, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of September 19, September 26, and October 3, 2008, stating that on Friday, October 10, 2008, at 12:15 PM, in the hallway just outside the Davidson County Register of Deeds Office located inside the Sommet Center, formerly known as the Gaylord Entertainment Center, 501 Broadway, Downtown Nashville, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, David G. Mangum, Substitute Trustee, offered said property for sale at public outcry and sold said property to Citizens Savings Bank & Trust, its successors and assigns for $84,334.62, which amount was the highest, best, and last bid.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best, and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, David G. Mangum, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said Citizens Savings Bank & Trust, (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

LAND in Davidson County, Tennessee being the East 12.5 feet of Lot No. 185 and the West 25 feet of Lot No.186 on the Plan of the North Nashville Real Estate Company's Property, as of record in Book 21, page 105, Register's Office for Davidson County, Tennessee.

SAID parts of said lots adjoin and front together 37.5 feet on the South side of Buchanan Street and run back between parallel lines, 100 feet to and (sic) alley.

DEED REFERENCE:
BEING the same property conveyed to Jerry W. Reed and Consuella D. Lewis, both unmarried, joint tenants with right of survivorship by deed from Nashville Homestead Corporation, Loretta Connons Owens, Executive Director, of record in Instrument No. 20000718-0071052, re-recorded in Instrument No. 20000824-0083866, Register's Office for Davidson County, Tennessee.

This description was taken from the deed of trust of record in Instrument No.20050511-0053151, said Register's Office.

MAP/PARCEL: 081-08-0 432.00
PROPERTY ADDRESS: 517 Buchanan Street, Nashville, TN as shown on the tax maps of the Assessor of Property for Davidson County, TN.

This sale is subject to any and all unpaid real estate taxes; restrictive covenants, easements and setback lines; any and all redemption rights, including rights of redemption of any governmental agency, State or Federal; and any and all other prior liens or encumbrances against said real property. Said sale is further subject to matters that an accurate survey of the property might disclose.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes and aforementioned Deed of Trust.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 10th day of October, 2008.

David G. Mangum, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, David G. Mangum, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, on this the 10th day of October, 2008.

Kay E. Farmer
Notary Public

KAY E. FARMER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires: 7/24/2010

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $84,334.62.

Affiant

Subscribed and sworn before me, this 10th day of October, 2008.

Kay E. Farmer
Notary Public

KAY E. FARMER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires: 7/24/2010

File #65224