Davidson County DEEDTRS
Recvd: 11/12/08 10:45 3 pg:
Fees:18.00 Taxes:250.79
20081112-0111902

Prepared by and Return to:
Patrick Taggart/hrylee 11/06/2008
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

GMAC Mortgage Corporation
File No. 08-22492 /Kevin Finch

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated January 29, 2007, and recorded in the Register's Office of Davidson County, Tennessee, on February 6, 2007 at Instrument No. 200702060015492, ("Deed of Trust"), Kevin Finch conveyed to Nations Title Agency of TN, Trustee, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 200810230106040, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in The Nashville Record - Davidson in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 10/17/2008, 10/24/2008, and 10/31/2008. The sale was held on November 6, 2008, in Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale James Deatrick, Jr. and Marty L. Penix, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $67,781.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to James Deatrick, Jr. and Marty L. Penix, its successors and assigns;

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by James Deatrick, Jr. and Marty L. Penix as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Patrick A. Taggart, as Substitute Trustee, does hereby grant, bargain, sell and convey unto James Deatrick, Jr. and Marty L. Penix, its successors and assigns, in fee simple forever, the following described property, to-wit:

**FOR LEGAL DESCRIPTION, SEE EXHIBIT "A"
ATTACHED HERETO AND MADE A PART HEREOF**

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said James Deatrick, Jr. and Marty L. Penix, its successors and assigns, forever, to whom the said, Patrick A. Taggart, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, Patrick Taggart, has hereunto executed, on November 6, 2008.

Patrick Taggart
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On November 6, 2008, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Patrick Taggart, Substitute Trustee, the within named bargainor, with whom I am personally acquainted (or proved on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she executed the foregoing instrument for the purposes contained therein.

WITNESS my hand and Notarial Seal the day and year above written.

Notary Public

My Commission Expires:

OFFICIAL SEAL
CATHERINE COLLYMORE
NOTARY PUBLIC, NEWTON COUNTY, GA
MY COMMISSION EXPIRES FEB. 19, 2012

STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $67,781.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on November 6, 2008.

Notary Public

OFFICIAL SEAL
CATHERINE COLLYMORE
NOTARY PUBLIC, NEWTON COUNTY, GA
MY COMMISSION EXPIRES FEB. 19, 2012

Mail Tax Notices to and Property Owner:
Marty Penix & James Deatrick Jr.
1285 N. Mt. Juliet Road
Mt. Juliet, TN 37122

Map & Parcel No.: 10816031500
Property Address: 1024 Hammack Court
Nashville, TN 37214

Exhibit "A"

Being Lot No. 65-B of the Zone Lot Division of Lot No. 65 of Section III Revised, of Percy Priest Woods, of record in Plat Book 6250, Page 621, amending Plat Book 5200, Page 789, Registers Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Kevin Finch, a single man from the Estate of Stephanie Y. Buckingham, by Warranty Deed dated January 29, 2007, of record in Instrument No. 20070206-0015491. Registers Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.