FILE NO.: 432.0811087TN\a
LOAN NO.: 44033473\FHA

Davidson County DEEDTRS
Recvd: 11/18/08 10:17 2 pgs
Fees:12.00 Taxes:0.00
20081118-0113663

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 29, 2005 and recorded in the Register's Office of Davidson County, TN, at Instrument Number 20050504-0050120, ("Deed of Trust")Spencer Lee III and Lori L. Dungey-Lee conveyed to Rhonda Jennings of Davidson County, TN, 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, **Mortgage Electronic Registration Systems, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument Number 200808110082327** in the Register's Office of Davidson County, TN; 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 conformity with the laws of TN and the terms and provisions of said Deed of Trust on 07/25/2008, 08/01/2008, 08/08/2008, in THE NASHVILLE RECORD, by which advertisement the sale was held on August 21, 2008, at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A Gaylord Entertainment Center in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Phil Young, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Mortgage Electronic Registration Systems, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $146,636.78; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Secretary of Housing and Urban Development, Washington, D.C., his/her successors and assigns; and

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 Mortgage Electronic Registration Systems, Inc. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Land in Davidson County, Tennessee, being Lot No. 24 on the Plan of Cobblestone Creek Phase One of record as Instrument # 20040804-0093431, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description. Being the same property conveyed to Spencer Lee, III, married, by Warranty Deed from NVR, Inc t/a Fox Ridge Homes, to be recorded immediately prior to the recording hereof in Instrument # 20050504-005019 Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument Number 200505040050119 in the Register's Office of Davidson County, TN.

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 **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assignsforever, to whom the said, **Nationwide Trustee Services, Inc.**, 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, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 21st day of August, 2008.

FILE NO.: 432.0811087TN\a
LOAN NO.: 44033473\FHA

Germaine Duncan

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 21st day of August, 2008, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Nationwide Trustee Services, Inc.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the corporation by himself or herself as such officer or member.

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

Ashley M. Pengelly
Notary Public

ASHLEY M. PENGELLY NOTARY PUBLIC GEORGIA EXPIRES MAY 27 2012 COUNTY, GA

My Commission Expires: 5-27-12

NO TAX – GOVERNMENTAL AGENCY

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MSP No.: 432.0811087TN (Lee)
Lender Loan No.: 44033473
Property Address: 5012 Cobblestone Creek, Whites Creek, TN 37189
Tax Parcel ID No.: 041 01 0A 024

Mail Tax Notices To and Property Owner:

Secretary of Housing and Urban Development
Attention: Single-Family Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803