FILE NO.: 158.0812577TN\IMR
LOAN NO.: 3500026145\CONV-FH

Davidson County DEEDTRS
Recvd: 11/21/08 12:54 2 pgs
Fees:12.00 Taxes:0.00

20081121-0114654

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

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 04, 2005 and recorded in the Register's Office of Davidson Coun y, TN, at Instrument No. 20051123-0141682, ("Deed of Trust")Kenneth Hernandez and Elizabeth Pitre conve yed to Gregg Murphy, 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 Bank of America, N.A.; and

WHEREAS, **Bank of America, N.A.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 20081031-0108651** 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 10/17/2008, 10/24/2008, 10/31/2008, in THE NASHVILLE RECORD, by which advertisement the sale was held on November 13, 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 **Bank of America, N.A.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $104,118.02; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Federal Home Loan Mortgage Corporation, McLean, VA, 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 Bank of America, N.A. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Natio iwide Trustee Services, Inc.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Federal Home Loan Mortgage Corporation**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Land n Davidson County, Tennessee, being Lot No. 12 on the plan of Antioch Woods, Section One, of record in Book 9700, Page 639, Register's Office for Davidson County, Tennessee to which plat reference is hereby made for a more complete legal description. Said description is incorporated herein by reference the same as if copied fully herein verbatim. Being the same property conveyed to Kenneth G Hernandez and Elizabeth Pitre by warranty deed from Amanda M Allen Kinzer dated March 14, 2000 and recorded March 16, 2000 of record in Instrument 200003160026907, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No. 200003160026907 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 **Federal Home Loan Mortgage Corporation**, its 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.

FILE NO.: 158.0812577TN\IMR
LOAN NO.: 3500026145\CONV-FH

IN TESTIMONY WHEREOF, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 13th day of November, 2008.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 13th day of November, 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.

Notary Public

RONALD KEY NOTARY PUBLIC GWINNETT COUNTY, GA Exp. Nov. 28, 2010

My Commission Expires: 11-28-2010

NO TAX-GOVERNMENTAL AGENCY

****

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 $0.00, 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 THIS 13TH DAY OF NOVEMBER 2008.

Notary Public

RONALD KEY NOTARY PUBLIC GWINNETT COUNTY, GA Exp. Nov. 28, 2010

My Commission Expires: 11-28-2010

MSP No.: 158.0812577TN (Hernandez)
Lender Loan No.: 3500026145
Property Address: 4005 Moss Road, Antioch, TN 37013
Tax Parcel ID No.: 163-01-0-062.00

Mail Tax Notices To and Property Owner:

Federal Home Loan Mortgage Corporation
1410 Springs Hill Road
McLean, VA 22102