Davidson County DEEDTRS
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Prepared by and Return to:
Laura A Grifka/ccollymore 11/20/2008
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

Homecomings Financial
File No. 07-12616 /George L. Smoke and Penny Smoke

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated April 26, 2005, and recorded in the Register's Office of Davidson County, Tennessee, on May 13, 2005 at Instrument No. 200505130054408, ("Deed of Trust"), George L. Smoke and Penny Smoke conveyed to Rudy Title and Escrow, 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. 200710220124790, 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 8/29/2008, 9/5/2008, and 9/12/2008. The sale was held on November 20, 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 Cornerstone Investments, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of $41,418.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to Cornerstone Investments, Inc., 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 Cornerstone Investments, Inc. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Laura A. Grifka, as Substitute Trustee, does hereby grant, bargain, sell and convey unto Cornerstone Investments, Inc., 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 Cornerstone Investments, Inc., its successors and assigns, forever, to whom the said, Laura A. Grifka, 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, Laura A Grifka, has hereunto executed, on November 20, 2008.

Laura A Grifka
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On November 20, 2008, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Laura Grifka, 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: 7/25/10

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 $41,418.00, 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 20, 2008.

Notary Public

Mail Tax Notices to and Property Owner:
Cornerstone Investments, Inc.
718 Thompson Ln., Suite 108
Nashville, TN 37214

Map & Parcel No.: 04405022600
Property Address: 108 Rayon Drive
Old Hickory, TN 37138

Exhibit "A"

Land in Davidson County, Tennessee, being Lot 221, RAYON CITY, as shown on plat of record in Plat Book 843, Page 13, in the Registers Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to George L. Smoke and Penny Smoke by Deed recorded in Instrument # 20050513-0054407, Registers Office for said County.