$488.10

81905601

Address New OWNER(S):
Wilson Bank & Trust
P.O. Box 768
Lebanon, TN 37088-0768

THIS INSTRUMENT PREPARED BY:
Lee & Lee Attorneys at Law, P.C.
109 East Gay Street
Lebanon, TN 37087

SEND TAX BILLS TO:
owner

Map 137-13 Group A Parcel 2

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, a default occurred under the terms and conditions provided for in a Deed of Trust dated August 1, 2001, executed by Chinho Chang and wife, Young Chang to Randall Clemons, Trustee, of record by Instrument No. 20010813-0086673, Register's Office for Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, Robert Evans Lee having been appointed Substitute Trustee in the place and stead of Randall Clemons, Trustee, the said Appointment of Substitute Trustee of record by Instrument No. 20040723-0088279, Register's Office for Davidson County, Tennessee; and

WHEREAS, the Deed of Trust covers real property located in Davidson County, Tennessee, known as 3432 Millbridge Drive, Antioch, Davidson County, Tennessee, and described with greater particularity in Exhibit A, attached and incorporated by reference (hereinafter the "Real Property").

WHEREAS, Wilson Bank & Trust is the owner and holder of the indebtedness secured by said Deed of Trust, and as such is authorized the above-referenced Substitute Trustee to act in accordance with the powers given the Trustee in the Deed of Trust to foreclose on the Real Property; and

WHEREAS, Robert Evans Lee, Substitute Trustee, caused the Real Property to be advertised in accordance with the provisions of said Deed of Trust, advertising that said Real Property would be sold at 10:00 o'clock A.M. on February 27, 2009, at the Sommet Center, Nashville, Davidson County, Tennessee, to be knocked off and sold to the highest, best and last bidder for cash, subject to any and all mortgages, liens, claims, rights, and unpaid taxes of whatever nature which may be liens against the Real Property, and sold "As Is" concerning the condition of the Real Property; and

WHEREAS, the Substitute Trustee personally appeared and offered the Real Property for sale at public outcry and the highest, best and last bid received was the sum of ONE HUNDRED TWENTY SEVEN THOUSANDFIFTY FOUR and 99/100 DOLLARS ($127,054.99) from **Wilson Bank & Trust** (hereinafter referred to as the "Grantee"), and said Real Property was knocked off and sold to the Grantee for said amount;

Davidson County DEEDTRS
Recvd: 03/12/09 08:55 3 pgs
Fees:18.00 Taxes:470.10
20090312-0022252

NOW, THEREFORE, in consideration of the premises, the sum of ONE HUNDRED TWENTY SEVEN THOUSANDFIFTY FOUR and 99/100 DOLLARS ($127,054.99) cash in hand paid by Grantee, and for other valuable consideration, the receipt and sufficiency of which were acknowledged, Robert Evans Lee, Substitute Trustee, has this day bargained and sold and, by these presents, does transfer and convey the Real Property, as described above and in Exhibit A, to Grantee, its successors, and assigns.

To have and to hold the Real Property with the appurtenances, estate, title and interest thereto belonging to the Grantee, its successors and assigns forever.

The Substitute Trustee conveys said Real Property subject to all mortgages, liens, claims, rights and any and all unpaid taxes of whatever nature that may be liens against it. It is the intention of the Substitute Trustee to convey to Grantee no greater title in the subject Real Property than he received as Substitute Trustee.

This sale is also subject to, among other things, all matters shown on any applicable recorded Plat or Plan; any unpaid city and county taxes which exist as a lien against the Real Property, and city and county taxes for the current year; any restrictive covenants, easements or setback lines that may be applicable; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal; and any prior encumbrances that may exist against the Real Property. This sale is also subject to any matter that an accurate survey of the Real Property might disclose.

Witness my hand this 9th day of March 2009.

ROBERT EVANS LEE, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF WILSON

Personally appeared before me, the undersigned, a Notary Public of this County, **Robert Evans Lee, Substitute Trustee**, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 9th day of March 2009.

Patricia Lane Reed
Notary Public

My Commission Expires: 2-6-2010

PATRICIA LANE REED
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY, TENNESSEE

STATE OF TENNESSEE
COUNTY OF WILSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $127,054.99 SUBSCRIBED AND SWORN TO BEFORE ME, THIS 9th DAY OF MARCH 2009.

AFFIANT

Patricia Lane Reed
NOTARY PUBLIC

PATRICIA LANE REED
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY, TENNESSEE

MY COMMISSION EXPIRES: 2-6-2010

EXHIBIT "A"

Being Lot No. 2 on the Plan of Peninsula Point, Section One, as shown of record in Plat Book 9700, Page 98, Register's Office of Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Chinho Chang by deed of record in Instrument No. 20010813-0086672, Register's Office for Davidson County, Tennessee.