FILE NO.: 09-05486

THIS INSTRUMENT PREPARED BY AND RETURN TO:
M.TODD JACKSON, ATTORNEY, TN BPR 23455
BROCK & SCOTT, PLLC
5431 OLEANDER DRIVE, SUITE 200
WILMINGTON, NC 28403

BILL GARRETT, Davidson County
Trans:T20090031464 DEEDTRS
Recvd: 05/12/09 13:58 3 pgs
Fees:18.00 Taxes:564.71
20090512-0043716

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, RONALD NEMETZ A/K/A RONALD M NEMETZ; Unmarried conveyed to FMLS, INC. 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 in a Deed of Trust dated November 23, 2004, and recorded in the Office of the Register of Deeds of DavidsonCounty, Tennessee, in Instrument/Book No. 200412140148750 and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to **E*Trade Bank**; and

WHEREAS, E*Trade Bank, being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at Instrument/Book No 200904270037623 in the Office of the Register of Deeds 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, at the time and place mentioned in referenced advertisement, M. Todd Jackson, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale E*Trade Bank, being the best, highest and last bidder, became the purchaser of said property at and for the sum of $152,623.23; 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; and

NOW, THEREFORE, in consideration of the premises and of the payment by E*Trade Bank as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Brock & Scott, PLLC, as Substitute Trustee, does hereby grant, bargain, sell and convey unto E*Trade Bank, its/his/her successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

A CERTAIN TRACT OR PARCEL OF LAND SITUATE IN DAVIDSON COUNTY, STATE OF TENNESSEE, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEING LOT NO. 356 ON THE PLAN OF WALNUT HILL MANOR, SECTION 1, AS OF RECORD IN BOOK 4460, PAGE 108, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO RONALD M. NEMETZ. BY QUITCLAIM DEED, RECORDED 2/22/1999 IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, IN BOOK 11349 PAGE 518.

Property commonly known as 836 Stirrup Drive, Nashville, TN 37221.

The last recorded Quitclaim Deed was filed of record at Instrument/Book No. 11349, Page 518 in the Office of the Register of Deeds of Davidson County, Tennessee.

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 E*Trade Bank, its/his/her successors and assigns forever, to whom the said, Brock & Scott, PLLC, 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 or otherwise.

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IN TESTIMONY WHEREOF, Attorney M.Todd Jackson of Substitute Trustee, has hereunto set his hand, this 11 day of May, 2009.

Brock & Scott, PLLC

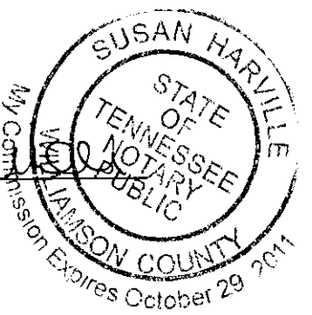
By: _____
M.TODD JACKSON, Attorney
TN BPR 23455
Brock & Scott, PLLC
Substitute Trustee
5431 Oleander Drive, Suite 200
Wilmington, NC 28403

STATE OF Tennessee
COUNTY OF Williamson

Before me, a Notary Public in the State and County aforementioned personally appeared M. Todd Jackson, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be the Attorney of Brock & Scott, the within named bargainor a PLLC, and that such person as such Attorney executed the forgoing instrument for the purpose therein contained by signing the name of the PLLC by such person as Attorney.

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

Notary Public



My Commission Expires: _____

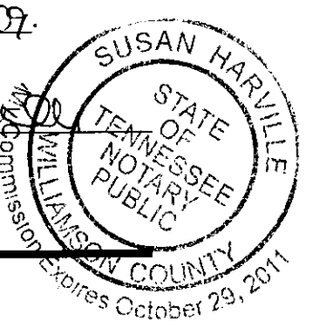
STATE OF Tennessee
COUNTY OF Williamson

I hereby swear or affirm that to the best of my knowledge, belief and information, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $152,623.23, 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 11 day of May, 2007.

Notary Public



My Commission Expires: _____

Brock & Scott File No.: 09-05486
Property Address: 836 Stirrup Drive, Nashville, TN 37221
Tax Parcel I.D. No.: 142.03-0-018.00
Property Owner and Tax Notices:
E*Trade Bank
c/o PNC Bank, National Association
620 Liberty Avenue
Pittsburgh, PA 15222