BILL GARRETT, Davidson County
Trans:T20090033301 DEEDTRS
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Fees:18.00 Taxes:220.15
20090520-0046382

Prepared by and Return to:
Patrick Taggart/ccollymore 05/14/2009
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

# SUBSTITUTE TRUSTEE'S DEED

GMAC Mortgage Corporation
File No. 09-06759 /Camille Cowart

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated October 21, 2005, and recorded in the Register's Office of Davidson County, Tennessee, on November 7, 2005 at Instrument No. 200511070134810, ("Deed of Trust"), Camille Cowart conveyed to Arnold M. Weiss, 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. 200904080032114, 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 4/3/2009, 4/10/2009, and 4/17/2009. The sale was held on May 14, 2009, 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 Robin Wheeler and Teresa Bamford, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $59,500.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to Robin Wheeler and Teresa Bamford, 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 Robin Wheeler and Teresa Bamford as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Patrick A. Taggart, as Substitute Trustee, does hereby grant, bargain, sell and convey unto Robin Wheeler and Teresa Bamford, their 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 Robin Wheeler and Teresa Bamford, their successors and assigns, forever, to whom the said, Patrick A. Taggart, 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, Patrick Taggart, has hereunto executed, on May 14, 2009.

Patrick Taggart
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On May 14, 2009, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Patrick A. Taggart, 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

OFFICIAL SEAL
CATHERINE COLLYMORE
NOTARY PUBLIC, NEWTON COUNTY, GA
MY COMMISSION EXPIRES FEB. 19, 2012

My Commission Expires:

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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 $59,500.00, 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 May 14, 2009.

Notary Public

OFFICIAL SEAL
CATHERINE COLLYMORE
NOTARY PUBLIC, NEWTON COUNTY, GA
MY COMMISSION EXPIRES FEB. 19, 2012

Mail Tax Notices to and Property Owner:
Robin Wheeler and Teresa Bamford
136 South Birchwood Drive
Hendersonville, TN 37075

**Map & Parcel No.: 096-13-0-003.00**
**Property Address: 434 Heney Drive**
**Nashville, TN 37214**

**Exhibit "A"**

The land referred to in this commitment is described as follows:

Land in Davidson County, Tennessee, being Lot No. 50 on the Plan of Perry Heights, of record in Book 2900, Page 16, Registers Office for Davidson County, Tennessee.

Said Lot No. 50 fronts 70 feet on the Northerly margin of Heney Drive and extends back 238 feet on the Easterly line and 254 feet on the Westerly line to a deed line in the rear on which it measures 09 feet.

Being the same property conveyed to Richard H. Schouten and wife, Jean F. Schouten, by deed from Claybron E. Helton and wife, Dorothy Darlene Helton, of record in Book 5334, Page 55, Registers Office for Davidson County, Tennessee.

Also being the same property conveyed to Camille K. Cowart by deed from Jean Schouten, of record as Instrument No. 20051107-0134809, said Registers Office.