BILL GARRETT, Davidson County
Trans:T20090042524 DEEDTRS
Recvd: 06/25/09 10:57 3 pgs
Fees:18.00 Taxes:133.61
20090625-0059112

Prepared by and Return to:
Patrick Taggart/ccollymore 06/18/2009
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

GMAC Mortgage Corporation
File No. 09-02206 /Ronnie E. Binkley

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated December 7, 2004, and recorded in the Register's Office of Davidson County, Tennessee, on December 14, 2004 at Instrument No. 20041214-0148443, ("Deed of Trust"), Ronnie E. Binkley conveyed to Chris Anderson, 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. 200902090011300, 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 5/29/2009, 6/5/2009 and 6/12/2009. The sale was held on June 18, 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 Cornerstone Investment, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of $36,110.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to Cornerstone Investment, 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 Investment, Inc. 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 Cornerstone Investment, 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 Investment, Inc., its 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 June 18, 2009.

Patrick Taggart
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On June 18, 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.

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

Notary Public

My Commission Expires:

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 $36,110.00, 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 June 18, 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:
Cornerstone Investment, Inc.
718 Thompson Ln., Ste. 108
Nashville, TN 37204

Map & Parcel No.: 07111022500
Property Address: 1440 Pennock Avenue
Nashville, TN 37207

Exhibit "A"

Land in Davidson County, Tennessee, being Lot Nos. 343, 344, and 345 on the plat of Highland Land Companys Subdivision, as of record in Book 421, Page 14, in the Registers Office for Davidson County, Tennessee.

Said Lot Nos. 343, 344, and 345 front together 75 feet on the Westerly side of Pennock Avenue and runs back between parallel lines 175 feet to an alley.

Being the same property conveyed to Ronnie Binkley by Deed dated 12/19/2003, from Shannon D. Garrett, now known as Shannon D. Lane recorded 12/29/2003, of record in Instrument # 20031229-0183020, in the Registers Office of Davidson County, Tennessee.

The derivation of same being:

The same being property conveyed by Deed executed by Shannon D. Garrett, now known as Shannon D. Lane, on 12/19/2003, as recorded on 12/29/2003, at Book/Liber, Page/Folio, Instrument No. 200312290183020 in the land records of Davidson County.

Parcel Identification Number: 071-11-0 225.00