BILL GARRETT, Davidson County
Trans:T20090043530 DEEDTRS
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Prepared by and Return to:
Patrick Taggart/hrylee 04/09/2009
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

GMAC Mortgage Corporation
File No. 09-00462 /Jimmy D. Cox and Vivian Cox

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated April 18, 2005, and recorded in the Register's Office of Davidson County, Tennessee, on April 29, 2005 at Instrument No. 200504290047830, ("Deed of Trust"), Jimmy D. Cox and Vivian Cox conveyed to Transcontinental Title Co., 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. 20090123-0005968, 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 1/23/2009, 1/30/2009, and 2/6/2009. This property was originally advertised with a sale date of February 12, 2009. On February 12, 2009 the sale was publicly adjourned to April 9, 2009 at the time and place advertised. The sale was held on April 9, 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 GMAC Mortgage, LLC, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $70,554.74; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to Department of Housing and Urban Development, 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 GMAC Mortgage, LLC 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 Department of Housing and Urban Development, 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 Department of Housing and Urban Development, 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 April 9, 2009.

Patrick A. Taggart
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On April 9, 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:_____

GOVERNMENT ENTITY – NO TAX REQUIRED

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 $70,554.74, 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 April 9, 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:
Secretary, Department of Housing & Urban Development of Washington DC
Department of Housing and Urban Development
Richard B. Russell Federal Bldg.
75 Spring Street
Atlanta, GA 30303

Map & Parcel No.: 119-6/94.00
Property Address: 79 Lutie Street
Nashville, TN 37210

Exhibit "A"

A certain tract or parcel of land in Davidson County, State of Tennessee, being more particularly described as follows, to wit:

Beginning Lot No. 33 on the Map of Sterling Heights Subdivision, Section One, as of record in Book 1424, Page 97, Registers Office for said County.

Beginning on the Southerly margin of Lutie Street at the corner of Lot Nos. 32 and 33; thence with the line between said two lots, Southwardly 160 feet, thence Eastwardly 60 feet to the corner of Lot Nos. 33 and 34; thence with the line between said two Lots, Northwardly 160 feet to the Southerly margin of Lutie Street, thence with said Street Westwardly 60 feet to the beginning.

Being the same property conveyed to Jimmy D. Cox by Warranty Deed recorded in Book, 11041, Page 383 in the Registers Office of said County.