This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
PARCEL ID# 173 15 0A 119.00
1285 BENDING CREEK DR.
ANTIOCH, TN 37013

NO MORTGAGE
New Owner - Send Tax Bills:
NATIONAL CITY BANK
3232 NEWMARK DRIVE
MIAMISBURG, OH 45342

BILL GARRETT, Davidson County
Trans:T20090050570 DEEDTRS
Recvd: 07/27/09 14:49 2 pgs
Fees:13.00 Taxes:592.72
20090727-0070325

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **SEPTEMBER 21, 2004, JOHN O. RHEA** was named Trustee in a Deed of Trust of even date executed by **ORRIN A. COWLEY AND MERCEDES COWLEY A/K/A MERCEDES R. COWLEY, HUSBAND AND WIFE,** conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$152,893.00**, principal and interest at **6.000%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20040929-0117243** in the Register's Office for **DAVIDSON** County, Tennessee; and

WHEREAS, **J. PHILLIP JONES** was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20090630-0060921** in the Register's Office for **DAVIDSON** County, Tennessee; I, **J. PHILLIP JONES**, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: **JUNE 26, 2009/ JULY 3, 2009/ JULY 10, 2009** in the **DAVIDSON A.M.**, a newspaper of general circulation in **DAVIDSON** County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement and public announcement on **FRIDAY, JULY 24, 2009 AT 3:00 P.M. ON THE SECOND FLOOR MEZZANINE (ENTER THE FRONT DOOR FACING THE NEW PUBLIC SQUARE PARK) OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE,** I, **J. PHILLIP JONES**, individually or by and through his agent, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time **NATIONAL CITY REAL ESTATE SERVICES LLC SBM NATIONAL CITY MORTGAGE, INC. FKA NATIONAL CITY MORTGAGE CO., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342**, submitted the highest and best bid, on behalf of **NATIONAL CITY BANK,** in the amount of $ 160,193.87.

NOW THEREFORE, in consideration of the premises, I, **J. PHILLIP JONES**, Substitute Trustee, do hereby sell, transfer and convey to **NATIONAL CITY BANK**, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE BEING LOT NUMBER 119 ON THE FINAL PLAT OF MILL RUN SUBDIVISION, PHASE 2, AS OF RECORD AS INSTRUMENT NO. 20011009-0109754, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

SUBJECT TO RESTRICTIVE COVENANTS CONTAINED IN THE INSTRUMENT OF RECORD IN BOOK 11675, PAGE 472, INSTRUMENT NUMBER 200002150015152 AND INSTRUMENT NUMBER 200211210144876.
SUBJECT TO BY-LAWS OF RECORD IN BOOK 11675 PAGE 497.
SUBJECT TO THE PLAN OF RECORD IN INSTRUMENT NUMBER 20011009-0109754, SAID REGISTER'S OFFICE AND AMENDED IN 20020605-0067914 AND 20020605-0067915.
SUBJECT TO TRANSMISSION LINE EASEMENT OF RECORD IN BOOK 3933, PAGE 359, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.
SUBJECT TO EASEMENT OF RECORD IN BOOK 10448, PAGE 188, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.
SUBJECT TO ALL MATTERS ON PLAT ON MILL RUN, PHASE 1, OF RECORD IN BOOK 11700, PAGES 27 AND 28 AND PHASE 1-A OF RECORD IN INSTRUMENT NUMBER 20010608-0060668, SAID REGISTER'S OFFICE.
SUBJECT TO CHARTER AND ARTICLES OF HOMEOWNERS ASSOCIATION OF RECORD IN INSTRUMENT NUMBER 19991207-0300674, SAID REGISTER'S OFFICE.
SUBJECT TO CONVEYANCE OF OPEN SPACES AND COMMON AREAS OF RECORD IN INSTRUMENT NUMBER 20000217-0016180 AND INSTRUMENT NUMBER 20010608-0060668 AND INSTRUMENT NUMBER 20011009-0109754 AND INSTRUMENT NUMBER 20011219-0139981, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.
SUBJECT TO LANDSCAPE AGREEMENT OF RECORD IN INSTRUMENT NO. 20010405-0033587, SAID REGISTER'S OFFICE.
SUBJECT TO STORM WATER DETENTION AGREEMENT OF RECORD IN INSTRUMENT NUMBER 20010405-0033586, SAID REGISTER'S OFFICE.
SUBJECT TO EASEMENT OF RECORD IN INSTRUMENT NO. 20011024-0116286, SAID REGISTER'S OFFICE.

BEING THE SAME PROPERTY CONVEYED TO ORRIN A. COWLEY AND MERCEDES R. COWLEY A/K/A MERCEDES COWLEY, HUSBAND AND WIFE BY DEED DATED JULY 26, 2002 OF RECORD IN INSTRUMENT NO. 20020801-0092226 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 1285 BENDING CREEK DR., ANTIOCH, TN 37013.

I, **J. PHILLIP JONES**, Substitute Trustee, convey to **NATIONAL CITY BANK,** all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at **NASHVILLE** Tennessee, on **JULY 24, 2009.**

J. PHILLIP JONES
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, **J. PHILLIP JONES**, Substitute Trustee, 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 and official seal at office at **NASHVILLE**, Tennessee on **JULY 24, 2009.**

Elizabeth P. Guye
Notary Public

Elizabeth P. Guye STATE OF TENNESSEE NOTARY PUBLIC Rutherford County

My Commission Expires: 1/21/2013

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $ 160,193.87

Affiant

Subscribed and sworn to before me, this **24TH day of JULY, 2009.**

Elizabeth P. Guye
Notary Public

My Commission Expires: 1/21/2013

Elizabeth P. Guye STATE OF TENNESSEE NOTARY PUBLIC Rutherford County

RETURN TO:
J. PHILLIP JONES
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228