FILE NO.: 935.0928227TN\L

BILL GARRETT, Davidson County
Trans:T20090055308 DEEDTRS
Recvd: 08/13/09 11:02 5 pgs
Fees:27.00 Taxes:0.00
20090813-0076238

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 09, 2003 and recorded in the Register's Office of Davidson County, TN, at Instrument 200309150135039, ("Deed of Trust")Hyun Jeong and Hae Dong Jeong conveyed to Cumberland Title Company, 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 Central Mortgage Company; and

WHEREAS, **Central Mortgage Company,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 200907240069662** in the Register's Office of Davidson County, TN; 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 conformity with the laws of TN and the terms and provisions of said Deed of Trust on 06/26/09, 07/03/09, 07/10/09, in THE NASHVILLE RECORD, by which advertisement the sale was held on August 06, 2009, at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A Gaylord Entertainment Center in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, State Tax Lien(s) have been filed by the Tennessee Department of Revenue against the subject property in the Register's Office of Davidson County, Tennessee, at Book 20061206, Page 0150402. Notice of the sale was given to the State of Tennessee pursuant to T.C.A. 67-1-1433(b)(1) and a copy is attached hereto as Exhibit "A". The response of the State of Tennessee is attached hereto as Exhibit "B". The property is subject to the right of the State of Tennessee to redeem pursuant to T.C.A. 67-1-1433(c)(1).

WHEREAS, at the time and place mentioned in said advertisement, Phil Young, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Central Mortgage Company**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $146,896.07; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Federal National Mortgage Association, Washington, D.C., his/her successors and assigns; 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;

NOW, THEREFORE, in consideration of the premises and of the payment by Central Mortgage Company as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Federal National Mortgage Association**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Being Lot No. 6087 on the Plan of Cambridge Forest, Phase 4, as of record in Plat Instrument No. 200208130098017, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof. Being the same property conveyed to Hyun Jeong * by deed from Beazer Homes Corp. dba Phillips Builders as of record in Record Book 20030915-0135038, Register's Office for said County. * and husband, Hae Dong Jeong

The last recorded Warranty Deed was filed of record at Instrument 200309150135038 in the Register's Office of Davidson County, TN.

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 **Federal National Mortgage Association**, its successors and assignsforever, to whom the said, **Nationwide Trustee Services, Inc.**, 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, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 06th day of August, 2009.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 06th day of August, 2009, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Nationwide Trustee Services, Inc.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the corporation by himself or herself as such officer or member.

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

Notary Public

My Commission Expires: 11-28-2010

RONALD KEY NOTARY PUBLIC Exp. Nov. 28, 2010 GWINNETT COUNTY, GA

No Tax Government Agency

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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 $0.00, 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 THIS 06TH DAY OF AUGUST 2009.

Notary Public

My Commission Expires: 11-28-2010

RONALD KEY NOTARY PUBLIC Exp. Nov. 28, 2010 GWINNETT COUNTY, GA

File No.: 935.0928227TN (Jeong)
Property Address: 3021 Bromley Way, Antioch, TN 37013
Tax Parcel ID No.: 149-15-0A-376.00-C0

Mail Tax Notices To and Property Owner:

Federal National Mortgage Association
PO Box 650043
Dallas, TX 75265-0043

Exhibit A

NATIONWIDE TRUSTEE SERVICES, INC.

SUBSTITUTE TRUSTEE
1587 NORTHEAST EXPRESSWAY
ATLANTA, GA 30329
(770) 234-9181
FAX (770) 234-9192

July 6, 2009

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy Via Regular Mail

Ms. Donera Adcox
Department of Revenue
Tax Enforcement Division
P.O. Box 190665
Nashville, TN 37219-0865

Re: **Notice of State Tax Lien/Consent to Sell**
File Number: 935.0928227TN
Name Per Client: Hyun Jeong
Property Address: 3021 Bromley Way
Antioch, TN 37013

Dear Sir or Madam:

I am writing to advise you in accordance with T.C.A. 67-1-1433 that Central Mortgage Company has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on August 6, 2009. Enclosed is a copy of the Substitute Trustee's Notice, which is being published in the Davidson County legal newspaper. The recording information for the Deed of Trust, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that one state tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy(ies) of the specific state tax lien(s) found; said lien(s) were recorded in Book 20061206, Page 0150402.

We are not certain that the parties named in the state tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Hyun S Jeong d/b/a Christy Cleaners 002-7075.

The unpaid principal balance of the loan against the above-referenced property is approximately $140,119.27. Interest through the sale date is approximately $4,420.48. Costs and attorneys' fees associated with the sale should be approximately $1,500.00.

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return in the enclosed self-addressed stamped envelope. If you should have any questions about this matter, please do not hesitate to contact this office.

Sincerely,
Prommis Solutions, LLC on behalf of
Nationwide Trustee Services, Inc.

ron key

Enclosures
cc: Central Mortgage Company

Exhibit B

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
REVENUE ENFORCEMENT DIVISION
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

July 7, 2009

Ron Key
Nationwide Services, Inc.
1587 Northeast Expressway
Atlanta, GA 30329

Re: Foreclosure Sale of Property Owned by: **Hyun S Jeong**
Entity Number: **002 415917075/000**

Dear Mr. Key
This is in reference to your letter dated July 7, 2009 concerning a foreclosure sale of property owned by the above-captioned taxpayer(s).

Your letter **does** comply with the provisions of T.C.A. § 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties and interest due the Department of Revenue must be remitted to the State of Tennessee. Excess proceeds, if any, should be sent to the attention of the Special Procedures Unit at P.O. box 190665 Nashville, TN 37219-0665. The amount of taxes, penalties and interest that is due as of **August 6, 2009** is **$1,616.46**. (*Please be advised that if the scheduled sale is cancelled or postponed for any reason, notice must be submitted in writing if the sale is to be continued).*

After the sale, (and within 15 days), please furnish me with **an accounting of the sale** (form enclosed), and I will release the State's tax lien on the property sold. If the sale is canceled, please advise this office with a brief explanation. I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Donera Adcox, Account Tech I
Special Procedures Section
Revenue Enforcement Division

DA/enc