FILE NO.: 432.0935313TN\r

BILL GARRETT, Davidson County
Trans:T20090084996 DEEDTRS
Recvd: 12/17/09 11:13 2 pgs
Fees:12.00 Taxes:0.00
20091217-0114890

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 26, 2006 and recorded in the Register's Office of Davidson County, TN, at Instrument 200610040122942, ("Deed of Trust")Venikkia Branch and Ronald Cunningham conveyed to Settlement Services of TN, 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 BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP; and

WHEREAS, **BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 20091202-0110257** 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 10/30/09, 11/06/09, 11/13/09, in THE NASHVILLE RECORD, by which advertisement the sale was held on December 10, 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, 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 **BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $169,217.82; 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 BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP 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:

Land in Davidson County, Tennessee, being Lot No. 95 on the Plan of Cobblestone Creek Phase Two - "First Revision" of record as Instrument # 20060612-0069609, Register's Office for Davidson County, Tennessee, to which plat reference is made for a more complete description. Being the same property conveyed to Venikkia Branch and Ronald Cunningham, Husband and wife, as Joints Tenants by Special Warranty Deed from NVR, Inc., T/A Fox Ridge Homes, to be recorded immediately prior to the recording hereof in Instrument No. 20061004-0122941, Register's Office for Davidson County, Tennessee

The last recorded Warranty Deed was filed of record at Instrument 20061004-0122941 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 10th day of December, 2009.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 10th day of December, 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.

Ronald Key
Notary Public

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

My Commission Expires: 11-28-2010

NO TAX GOVERNMENTAL 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 10TH DAY OF DECEMBER 2009.

Ronald Key
Notary Public

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

My Commission Expires: 11-28-2010

File No.: 432.0935313TN (Branch)
Property Address: 5144 Ryan Allen Circle, Whites Creek, TN 37189
Tax Parcel ID No.: 041-01-0A-092.00-C0

Mail Tax Notices To and Property Owner:

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