Prepared By:
Nationwide Trustee Services, Inc.
SUBSTITUTE TRUSTEE
1587 NORTHEAST EXPRESSWAY
ATLANTA, GA 30329
(770) 234-9181
FAX (770) 234-9192

BILL GARRETT, Davidson County
Trans:T20100010592 AFFIDAVIT
Recvd: 02/23/10 09:26 1 pgs
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20100223-0013604

CROSS REFERENCE TO:
Instrument # 20050510-0052596
Davidson County, TN Records

File # 604.0723203TN

AFFIDAVIT TO VOID FORECLOSURE

County of
State of

This 19 day of February, 2010, personally appeared before the undersigned officer authorized by law to administer oaths in said State and County, Germaine Duncan, who states on oath:

1.

I am more than 18 years of age, suffer from no legal disability and am Vice President of Nationwide Trustee Services Inc.

2.

Pursuant to a foreclosure sale of a Deed of Trust dated April 27, 2005, given by Kimberly Owen and Darwin K. Owen and recorded at Instrument Number 20050510-0052596, Davidson County, TN Register's Office, to NLC, Inc., as Trustee, caused to be filed of record a Substitute Trustee's Deed.

3.

Said Substitute Trustee's Deed pursuant to a foreclosure sale held on December 20, 2007 was filed of record as Instrument 20080102-0000155, in the Register's Office of Davidson County, TN.

4.

A Chapter 13 Bankruptcy filing, Case # 07-09406 , was filed December 20, 2007. The automatic stay provisions of the U.S. Bankruptcy Code, as a result of this filing, rendered the foreclosure sale and the above described Substitute Trustee's Deed null and void.

5.

The purpose of this Affidavit is to correct for the record that the Substitute Trustee's Deed at Instrument #20080102-0000155, Davidson County, TN Register's Office is null and void.

6.

This Affidavit is made with the knowledge that it may be relied upon by purchasers, lenders, attorneys and title insurance companies.

FURTHER AFFIANT SAYETH NOT.

Nationwide Trustee Services, Inc.

By: Germaine Duncan
Germaine Duncan

[SEAL]

Signed, Sealed and Delivered
In the presence of:

Witness

Notary Public
My commission expires: 11-28-2010
[NOTARY SEAL]

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