BILL GARRETT, Davidson County
Trans:T20100010633 DEEDTRS
Recvd: 02/23/10 10:44 3 pgs
Fees:18.00 Taxes:307.10
20100223-0013672

Prepared by and Return to:
Patrick Taggart/hrylee 02/18/2010
McCurdy & Candler, L.L.C.
250 East Ponce De Leon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

GMAC Mortgage Corporation
File No. 10-00683 /Mary Ann Austin and Steven L. Austin

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated September 1, 2006, and recorded in the Register's Office of Davidson County, Tennessee, on September 7, 2006 at Instrument No. 200609070111058, ("Deed of Trust"), Mary Ann Austin and Steven L. Austin conveyed to Lee and Lee Attorneys, 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 U.S. Bank National Association as Trustee; and

WHEREAS, U.S. Bank National Association as Trustee, being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 201001280007159, 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 1/22/2010, 1/29/2010 and 2/5/2010. The sale was held on February 18, 2010, 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 John Reding and Rochelle Reding, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $83,000.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to John Reding and Rochelle Reding, their 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 John Reding and Rochelle Reding as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **MCC TN, LLC** as Substitute Trustee, does hereby grant, bargain, sell and convey unto John Reding and Rochelle Reding, their 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 John Reding and Rochelle Reding, their successors and assigns, forever, to whom the said **MCC TN, LLC** 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, **MCC TN, LLC**, has hereunto executed, on February 18, 2010.

MCC TN, LLC
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On February 18, 2010, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Patrick A. Taggart, on behalf of **MCC TN, LLC**, 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:_____

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 $83,000.00, 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 February 18, 2010.

Notary Public

OFFICIAL SEAL
CATHERINE COLLYMORE
NOTARY PUBLIC, NEWTON COUNTY, GA
MY COMMISSION EXPIRES FEB. 19, 2012

Mail Tax Notices to and Property Owner:
John Reding and Rochelle Reding
1905 Myleen Place
Old Hickory, TN 37138

Map & Parcel No.: 109 01 0 029.00
Property Address: 104 Needles Court
Nashville, TN 37214

Exhibit "A"

A certain tract or parcel of land located in the 3rd Civil District of Davidson County, Tennessee, more particularly described as follows, to-wit:

Being Lot No. 125 of the Larchwood Subdivision, Section 2, of record in Plat Book 5200, Page 57, Registers Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description of said lot.

Being the same property conveyed to Mary Ann Austin and Steven L. Austin, by Warranty Deed recorded in Instrument Number 200609070111057, Registers Office for Davidson County, Tennessee.