BILL GARRETT, Davidson County
Trans:T20100013950 DEEDTRS
Recvd: 03/09/10 11:02 3 pgs
Fees:17.00 Taxes:0.00
20100309-0018035

Prepared by and Return to:
Patrick Taggart/hrylee 11/12/2009
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

GMAC Mortgage Corporation
File No. 09-23472 /Bobbie A. Niles and Kenneth R. Niles

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated February 19, 2009, and recorded in the Register's Office of Davidson County, Tennessee, on February 26, 2009 at Instrument No. 200902260016929, ("Deed of Trust"), Bobbie A. Niles and Kenneth R. Niles conveyed to Southeast Title of Tennessee, 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 Mortgage Electronic Registration Systems, Inc.; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 200910260098501, in 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 10/23/2009, 10/30/2009, and 11/6/2009. The sale was held on November 12, 2009, 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 GMAC Mortgage, LLC, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $78,967.80; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to Department of Housing and Urban Development, its 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 GMAC Mortgage, LLC as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Patrick A. Taggart, as Substitute Trustee, does hereby grant, bargain, sell and convey unto Department of Housing and Urban Development, its 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 Department of Housing and Urban Development, its successors and assigns, forever, to whom the said, Patrick A. Taggart, 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, Patrick Taggart, has hereunto executed, on November 12, 2009.

Patrick Taggart
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On November 12, 2009, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Patrick A. Taggart, 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:_____
GOVERNMENT ENTITY – NO TAX REQUIRED

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 $78,967.80, 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 November 12, 2009.

Notary Public

Mail Tax Notices to and Property Owner:
Secretary, Department of Housing & Urban Development of Washington DC
Department of Housing and Urban Development
Richard B. Russell Federal Bldg.
75 Spring Street
Atlanta, GA 30303

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

Map & Parcel No.: 91-7-299
Property Address: 5312 Michigan Avenue
Nashville, TN 37209

Exhibit "A"

Property known as 5312 Michigan Ave Nashville TN 37209, County of Davidson:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Being Lot No. 1223 and the Westerly 7 ½ feet of Lot No. 1221, Block 181, Plan No.1, West Nashville, as of record in Book 57, Page 74 and 75, Registers Office for said County.

Said Lot No. 1223 and part of Lot No. 1221 front together 42 ½ feet on the Northerly side of Michigan Avenue and run back between parallel lines with the Easterly margin of 54th Avenue North, 150 feet to an alley.

Being the same property conveyed to Bobbie A. Niles and husband Kenneth Ray Niles by deed from Carl Dewayne Coble married dated 2/19/09 and filed of record in Instrument Number 20090226-0016928, said Registers Office.