This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
PARCEL ID# 149 05 0 055.00
4793 APOLLO DRIVE
ANTIOCH, TN 37013

NO MORTGAGE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING
AND URBAN DEVELOPMENT
c/o PYRAMID REAL ESTATE SERVICES
616 MARRIOTT DRIVE, SUITE 300
NASHVILLE, TN 37214

BILL GARRETT, Davidson County
Trans:T20100014023 DEEDTRS
Recvd: 03/09/10 13:48 2 pgs
Fees:12.00 Taxes:0.00
20100309-0018128

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **MAY 15, 2008, ADVANTAGE TITLE** was named Trustee in a Deed of Trust of even date executed by **ERNEST WHITMORE AND CRYSTAL SEGURA, EACH UNMARRIED,** conveying to them as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$115,912.00**, principal and interest at **6.7500%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20080523-0053192** in the Register's Office for **DAVIDSON** County, Tennessee; and

WHEREAS, **J. PHILLIP JONES** was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20100119-0004473** in the Register's Office for **DAVIDSON** County, Tennessee; I, **J. PHILLIP JONES**, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: **DECEMBER 11, 2009/ DECEMBER 18, 2009/ DECEMBER 25, 2009** in **DAVIDSON A.M.**, a newspaper of general circulation in **DAVIDSON** County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement and public announcement on **FRIDAY, FEBRUARY 5, 2010 AT 3:00 P.M. ON THE SECOND FLOOR MEZZANINE (ENTER THE FRONT DOOR FACING THE NEW PUBLIC SQUARE PARK) OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE,** I, **J. PHILLIP JONES**, individually or by and through his agent, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time **CITIMORTGAGE, INC., 1000 TECHNOLOGY DRIVE, MS 314, O'FALLON, MISSOURI 63308**, submitted the highest and best bid in the amount of $126,893.90

WHEREAS, **CITIMORTGAGE, INC.**, has assigned its bid in said property to **SECRETARY OF HOUSING AND URBAN DEVELOPMENT, c/o PYRAMID REAL ESTATE SERVICES**, his successors and assigns; and

NOW THEREFORE, in consideration of the premises, I, **J. PHILLIP JONES**, Substitute Trustee, do hereby sell, transfer and convey to **SECRETARY OF HOUSING AND URBAN DEVELOPMENT, c/o PYRAMID REAL ESTATE SERVICES**, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

BEING LOT NO. 181 ON THE PLAN OF BARCLAY SQUARE, SECTION 3, AS OF RECORD IN PLAT BOOK 4675, PAGE 154, 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 CRYSTAL SEGURA, UNMARRIED AND ERNEST WHITMORE, UNMARRIED BY DEED DATED MAY 15, 2008 OF RECORD IN INSTRUMENT 20080523-0053191 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 4793 APOLLO DRIVE, ANTIOCH, TN 37013.

I, **J. PHILLIP JONES**, Substitute Trustee, convey to **SECRETARY OF HOUSING AND URBAN DEVELOPMENT, c/o PYRAMID REAL ESTATE SERVICES** all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at **NASHVILLE** Tennessee, on **FEBRUARY 5, 2010.**

J. PHILLIP JONES
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, **J. PHILLIP JONES**, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at **NASHVILLE**, Tennessee on **FEBRUARY 5, 2010.**

Notary Public

Elizabeth P. Guye
STATE OF TENNESSEE NOTARY PUBLIC
Rutherford County

My Commission Expires: 1/21/2013

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $ 126,893.90
SECRETARY OF HOUSING AND URBAN DEVELOPMENT c/o PYRAMID REAL ESTATE SERVICES IS A TAX EXEMPT AGENCY.

Affiant

Subscribed and sworn to before me, this **5TH day of FEBRUARY, 2010.**

Notary Public

My Commission Expires: 1/21/2013

Elizabeth P. Guye
STATE OF TENNESSEE NOTARY PUBLIC
Rutherford County

RETURN TO:
J. PHILLIP JONES
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228