This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
PARCEL ID: 109 05 0D 099.00
1518 LINCOYA BAY DRIVE
NASHVILLE, TENNESSEE 37214

NO MORTGAGE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING
AND URBAN DEVELOPMENT
616 MARRIOTT DRIVE, SUITE 300
NASHVILLE, TN 37214

BILL GARRETT, Davidson County
Trans:T20100048838 DEEDTRS
Recvd: 08/09/10 08:18 2 pgs
Fees:12.00 Taxes:0.00
20100809-0062351

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **MAY 5, 2006, RONALD M. HARKAVY** was named Trustee in a Deed of Trust of even date executed by **GABRIEL OLUWALAYOMI AND NADINE A. ANDERSON, HIS WIFE,** conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$141,631.00,** principal and interest at **6.5000%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20060509-0054225** in the Register's Office for **DAVIDSON** County, Tennessee; and

IF applicable the notice required by T.C.A. 35-5-117 having been met and whereas, **J. PHILLIP JONES** was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20100519-0038497** 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: **MAY 14, 2010/ MAY 21, 2010/ MAY 28, 2010** 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, JUNE 11, 2010, AT 3:00 P.M., AND BY PUBLIC ANNOUNCEMENT CONTINUED TO FRIDAY, JULY 9, 2010, 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 $143,756.92.

WHEREAS, **CITIMORTGAGE, INC.,** has assigned its bid in said property to **SECRETARY OF HOUSING AND URBAN DEVELOPMENT,** 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,** its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 1518 IN THE COTTAGES AT WILLIAMS BEND, A PRIVATE ELEMENT HORIZONTAL PROPERTY REGIME, A PLANNED UNIT DEVELOPMENT, LOCATED ON LINCOYA BAY DRIVE, NASHVILLE, DAVIDSON COUNTY, AND DESCRIBED IN A DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BY-LAWS FOR THE COTTAGES AT WILLIAMS BEND, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS, OF RECORD IN INSTRUMENT NO. 20040628-0076712 AND SUPPLEMENTARY DECLARATIONS OF RECORD IN INSTRUMENT NO. 20041028-0129585AND IN INSTRUMENT NO. 20050923-0114373,REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE. THE EASEMENTS, RESTRICTIVE COVENANTS, CONDITIONS, AND REGULATIONS IMPOSED UPON AND RELATING TO THE UNITS, PROPERTY, CO-OWNERS, AND TENANTS OF THE COTTAGES AT WILLIAMS BEND, A PRIVATE ELEMENT HORIZONTAL PROPERTY REGIME, CONTAINED IN THE SAID DECLARATION, THE PLAN FILED AS EXHIBIT "C" OF THE SUPPLEMENTARY DECLARATIONS APPEARING IN INSTRUMENT NO. 20041028-0129585 AND AMENDED IN INSTRUMENT NO. 20050923-0114373, SAID REGISTER'S OFFICE, ARE INCORPORATED IN THIS DEED BY REFERENCE AND MADE A PART HEREOF THE SAME AS THOUGH COPIED HEREIN.

BEING THE SAME PROPERTY CONVEYED TO GABRIEL OLUWALAYOMI, MARRIED BY DEED DATED MAY 5, 2006, OF RECORD IN INSTRUMENT NO. 20060509-0054224,IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 1518 LINCOYA BAY DRIVE, NASHVILLE, TENNESSEE 37214.

I, **J. PHILLIP JONES**, Substitute Trustee, convey to **SECRETARY OF HOUSING AND URBAN DEVELOPMENT,** 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 **JULY 9, 2010.**

J. Phillip Jones, Substitute Trustee

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 **JULY 9, 2010.**

Elizabeth P. Guye

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 $143,756.92

SECRETARY OF HOUSING AND URBAN DEVELOPMENT IS A TAX EXEMPT AGENCY.

J. P. Jones

Affiant

Subscribed and sworn to before me, this **9TH day of JULY, 2010.**

Elizabeth P. Guye

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