This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
PARCEL ID: 148 07 0 022.00
112 DENISE DRIVE
ANTIOCH, TENNESSEE 37013

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:T20100053371 DEEDTRS
Recvd: 08/27/10 08:40 2 pgs
Fees:12.00 Taxes:0.00
20100827-0067810

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **APRIL 10, 2006, SUSAN L. MATLOCK** was named Trustee in a Deed of Trust of even date executed by **REBECCA J. CARTER, UNMARRIED,** conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$130,173.00**, principal and interest at **5.5000%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20060424-0046419** 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. 20100602-0042204** 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 28, 2010/ JUNE 4, 2010/ JUNE 11, 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 25, 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 $ 129,817.31 .

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:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 898 ON THE PLAN OF CHEROKEE HILLS, SECTION EIGHT, OF RECORD IN PLAT BOOK 3700, PAGE 154, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO REBECCA J. CARTER, BY DEED DATED SEPTEMBER 27, 2002 OF RECORD IN INSTRUMENT NO. 20021003-0120583, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 112 DENISE DRIVE, ANTIOCH, TENNESSEE 37013.

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 **JUNE 25, 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 **JUNE 25, 2010.**

Elizabeth P. Guye
Notary Public

My Commission Expires: 1/21/2013

Elizabeth P. Guye
STATE OF TENNESSEE NOTARY PUBLIC
Rutherford County

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $ 129,817.31
SECRETARY OF HOUSING AND URBAN DEVELOPMENT IS A TAX EXEMPT AGENCY.

Affiant

Subscribed and sworn to before me, this **25TH day of JUNE, 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