THIS INSTRUMENT PREPARED BY:
HAYNES,FREEMAN & BRACEY, PLC
140 North Main Street
Goodlettsville, Tennessee 37072

NEW OWNER & ADDRESS:
Janice L. Napier
101 Evelyn Drive
Nashville, TN 37210

SEND TAX BILLS TO:
Same

MAP-PARCEL:01100018200

BILL GARRETT, Davidson County
Trans:T20100067119 DEEDQC
Recvd: 10/22/10 09:40 7 pgs
Fees:37.00 Taxes:0.00
20101022-0084760

QUITCLAIM DEED

WHEREAS, on August 5, 2009, Bennett F. Bratcher, Substitute Trustee, executed a Trustee's Deed in favor of Volunteer State Bank, with said Trustee's Deed being recorded in the Register's Office for Davidson County, Tennessee on August 7, 2009 as instrument number 20090807-0074662 conveying real property located at 2683 Greer Road, Goodlettsville, Davidson County, Tennessee, 37072 to said Volunteer State Bank with said property more fully described as follows:

Land in Davidson County, Tennessee and being described according to a survey by J. Bruce Rainey, Surveyor #823, dated February 18, 1997, and known as Job # 960306 and being more particularly described as follows:

Beginning at a point in the center of a 50' ingress-egress utility and private line easement, said point of beginning being 753.52' northwesterly from the northwesterly margin of Greer Road, said point of beginning the southeast corner of the herein described tract; thence, leaving the center of the said easement, S. 52 Deg. 51 min. 47 sec. W. 369.52' to an iron pin in a fence line, the line of the Montry Duke property of Record in Book 4731, Page 932, Register's Office for Davidson County, Tennessee; thence, with Duke's line and a fence N. 43 deg. 19 min. 58 sec. W 560.50' to an iron pin; thence, leaving Duke's line N. 66 deg. 00 min. 11 sec E. 535.33' to an iron pin in the center of said 50' ingress-egress, utility and private water line easement; thence with the center of said easement, the following two calls: S 21 deg. 09 min. 07 sec. E 146.84' to an iron pin; thence, S. 27 deg 19 min. 28 sec. E 298.54' to the point of beginning.

Together with a 50 foot ingress-egress, utility and private water line easement of record in Book 10424, Page 432, Register's Office for Davidson County, Tennessee.

Together with a 20 foot easement for placement of private water meters along Greer Road, of Record in Book 10424, Page 436, Register's Office for Davidson County, Tennessee.

Being the same property conveyed by Trustee's Deed from Bennett F. Bratcher, Substitute Trustee to Volunteer State Bank of record as instrument number 20090807-0074662, Register's Office for Davidson County, Tennessee.

Being the same property conveyed by Deed of Trust from Janice L. Napier to Matthew W. Ricker, Trustee of record as instrument number 20060614-0070419, Register's Office for Davidson County, Tennessee.

Being the same property conveyed by Warranty Deed from Jerrell D. Rawls and wife, Penny J. Rawls to Janice L. Napier as recorded on the 14th day of June, 2006 in Instrument Number 20060614-0070418 and Warranty Deed from Paul Brian Ignatz, unmarried, to Jerrell D. Rawls and Penny J. Rawls, husband and wife as recorded on the 4th day of April, 205 a Instrument Number 20050404-0036044, in the Register's Office of Davidson County, Tennessee.

This is unimproved property known as 2683 Greer Road, Goodlettsville, TN 37072; and

WHEREAS, said conveyance followed the foreclosure of said property by the Substitute Trustee as described as follows as stated in the aforementioned Trustee's Deed;

"WHEREAS, by Deed of Trust dated June 14, 2006, of record in the Register's Office for Davidson County, Tennessee, in instrument number 20060614-0070419, Janice L. Napier conveyed certain real property therein described to Matthew D. Ricker, Trustee to secure the indebtedness described in said Deed of Trust; and

WHEREAS, said Deed of Trust was later modified by virtue of a Modification Agreement dated June 21, 2007, of record in the

Register's Office for Davidson County, Tennessee, in instrument number 20070621-0074005; and

WHEREAS, by instrument dated July 6, 2009, Bennett F. Bratcher was appointed Substitute Trustee to serve in place and stead of Matthew D. Ricker, pursuant to the aforementioned Deed of Trust, said appointment of Substitute Trustee being recorded as instrument number 20090706-0062241, Register's office for Davidson County, Tennessee; and

WHEREAS, the indebtedness described in said Deed of Trust was not paid in accordance with its terms, and default in the payment thereof was declared; and

WHEREAS, at the request of the lawful owner and holder of the indebtedness secured by said Deed of Trust, the Substitute Trustee gave notice of the time and place of sale, all in accordance with said Deed of Trust, by publishing and advertisement for three consecutive weeks in the Tennessean, a newspaper published in Davidson County, Nashville, Tennessee, said notice being first published on July 10, 2009 and thereafter on July 17, 2009 and July 24, 2009 which notice of sale advertised the sale of property hereinafter described for August 3, 2009 at 10:00 a.m.; and

WHEREAS, on August 3, 2009 at 10:00 a.m. at the front door of the Davidson County Register of Deeds Office, 501 Broadway, Nashville, Tennessee 37203, being the time and place fixed at said notice, the hereinafter described property was offered for sale at public outcry, cash in hand and in bar of all equities of

redemption and all other rights and exemptions of every kind of the grantors of said Deed of Trust, as provided therein, subject only to liens, encumbrances, and other matters which are prior and right to the lien of the aforesaid Deed of Trust and the Substitute Trustee having received a bid of Twelve Thousand and 00/100 Dollars ($12,000.00), from an agent of the lawful owner and holder of the indebtedness described in the said Deed of Trust having been received the receipt of all of which is hereby acknowledged"; and

WHEREAS, prior to said foreclosure, the previous owner of said property, Janice L. Napier had filed for bankruptcy protection under Chapter 13 on or about May 13, 2009; and

WHEREAS, neither the Substitute Trustee nor Volunteer State Bank had received notification from the Bankruptcy Court due to an incorrect mailing address for Volunteer State Bank or from actual communication of the bankruptcy filing from the debtor; and

WHEREAS, because of this lack of knowledge and notification by the Substitute Trustee or Volunteer State Bank before or during the foreclosure process, no relief from the stay was requested or otherwise pursued; and

WHEREAS, the property was purchased by and conveyed to Volunteer State Bank, the original lender and mortgage holder pursuant to a Deed of Trust executed by Janice L. Napier to said Volunteer State Bank as previously described herein; and,

WHEREAS, Volunteer State Bank remains as the owner of record of said property; and,

WHEREAS, Janice L. Napier remains in bankruptcy and in a Chapter 13 bankruptcy plan whereby this property is included and payment on said debt to Volunteer State Bank as herein described is included; and

WHEREAS, Volunteer State Bank desires to convey the property to Janice L. Napier, so as to comply with the bankruptcy plan, and retaining its original position as secured creditor as evidenced by the original Deed of Trust dated June 14, 2006, of record as instrument number 20060614-0070419, Register's Office of Davidson County, Tennessee and later modified by Modification Agreement dated June 21, 2007, of record as instrument number 20070621-0074005, Register's Office of Davidson County, Tennessee; and

WHEREAS, the terms, conditions, provisions, and contents of said Deed of Trust and Modification Agreement remain in full force and effect; and

WHEREAS, the purpose of this conveyance is to place the parties in their correct positions and status pursuant to the bankruptcy filing of Janice L. Napier.

NOW, THEREFORE, in consideration of and pursuant to the recitals stated herein, Volunteer State Bank does hereby convey and otherwise transfer its interest in property located at 2683 Greer Road, Goodlettsville, Davidson County, Tennessee, 37072, a description of which is contained herein, to Janice L. Napier to have and to hold said real estate together with all hereditaments, easements, appurtenances, and improvements thereunto belonging, in

fee simple, forever, free from all rights or exemptions of the grantor, subject to the aforesaid Deed of Trust and any modification thereto.

WITNESS MY HAND, at Goodlettsville, Tennessee, on this the 30th day of September, 2010.

VOLUNTEER STATE BANK

By: Bill Seals

Its: Senior Vice President

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 Bill Seals in his/her capacity as Senior Vice President of Volunteer State Bank and who has the requisite authority to execute this Quitclaim Deed on behalf of Volunteer State bank and with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Goodlettsville, Tennessee, on this the 30th day of September, 2010.

NOTARY PUBLIC

My Commission Expires: 9/9/14

CHERYL ANN MCQUAIG NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual value, or consideration, for this transfer, whichever is greater, is for correction purposes only.

Affiant

Sworn to and subscribed before me,

this 30th day of September, 2010.

NOTARY PUBLIC

My Commission Expires: 9/9/14

CHERYL ANN MCQUAIG STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.