This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
1800 HAYES STREET
NASHVILLE, TN 37203
PARCEL ID: 075 07 0 198.00
701 RACHELS TRAIL
HERMITAGE, TENNESSEE 37076

NO MORTGAGE
New Owner - Send Tax Bills:
TENNESSEE HOUSING DEVELOPMENT AGENCY
404 JAMES ROBERTSON PARKWAY
SUITE 1114
NASHVILLE, TENNESSEE 37243-0900

BILL GARRETT, Davidson County
Trans:T20100073818 DEEDTRS
Recvd: 11/22/10 10:26 2 pgs
Fees:12.00 Taxes:0.00
20101122-0093168

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **JULY 21, 2008, KEY TITLE & ESCROW SERVICES, INC.,** was named Trustee in a Deed of Trust of even date executed by **LUTHER LEROY O'NEAL JR, JOINED BY HIS WIFE GLORIA JEAN O'NEAL (A/K/A GLORIA J. O'NEAL,** conveying to them as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$98,223.00,** principal and interest at **6.80000%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20080819-0085011,** 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. 20100922-0075221** 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: **OCTOBER 15, 2010/ OCTOBER 22, 2010/ OCTOBER 29, 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 on **FRIDAY, NOVEMBER 19, 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 **TENNESSEE HOUSING DEVELOPMENT AGENCY, 404 JAMES ROBERTSON PARKWAY, SUITE 1114, NASHVILLE, TENNESSEE 37243-0900,** submitted the highest and best bid in the amount of $ 104,514.88

NOW THEREFORE, in consideration of the premises, I, **J. PHILLIP JONES,** Substitute Trustee, do hereby sell, transfer and convey to **TENNESSEE HOUSING DEVELOPMENT AGENCY,** 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. 23-A OF THE ZONE LOT DIVISION OF LOTS 23 THRU 27, 29 THRU 35, 37 THRU 43 AND 45, 46 AND 48, RACHEL'S SQUARE, SECTION 2, AS OF RECORD IN PLAT BOOK 6250, PAGE 540, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED UNTO LUTHER LEROY O'NEAL JR. AND WIFE, GLORIA JEAN O'NEAL, BY DEED DATED JULY 21, 2008 OF RECORD IN INSTRUMENT NO. 20080819-0085010 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 701 RACHELS TRAIL, HERMITAGE, TENNESSEE 37076.

I, **J. PHILLIP JONES**, Substitute Trustee, convey to **TENNESSEE HOUSING DEVELOPMENT AGENCY,** 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 **NOVEMBER 19, 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 **NOVEMBER 19, 2010.**

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 $104514.88
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY

Affiant

Subscribed and sworn to before me, this **19th day of NOVEMBER, 2010.**

Notary Public

My Commission Expires: 1/21/2013

Elizabeth P. Guye
STATE OF TENNESSEE NOTARY PUBLIC
Rutherford County

RETURN TO:
J. PHILLIP JONES
1800 HAYES STREET
NASHVILLE, TN 37203