This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
1800 HAYES STREET
NASHVILLE, TN 37203
PARCEL ID: 164 08 0B 100.00
4909 RIPPLE COVE
ANTIOCH, TENNESSEE 37013

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:T20100076720 DEEDTRS
Recvd: 12/06/10 12:42 2 pgs
Fees:12.00 Taxes:0.00
20101206-0096983

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **MAY 24, 2007, MATT B. MURFREE,** was named Trustee in a Deed of Trust of even date executed by **MENI JACOB ECHAGILE AND WIFE, EMMA F. HARRIS (A/K/A EMMY B. HARRIS, A/K/A EMMA B. HARRIS, A/K/A EMMA M. HARRIS),** conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$207,000.00,** principal and interest at **5.40000%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20070604-0065816,** 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. 20101022-0084619** 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: **NOVEMBER 5, 2010/ NOVEMBER 12, 2010/ NOVEMBER 19, 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, DECEMBER 3, 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 $115,650.00.

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:

BEING LOT NO. 81 ON THE FINAL PLAT OF LAKEWALK, SECTION THREE, AS SHOWN ON PLAT OF RECORD IN INSTRUMENT NO. 20060124-0009100, IN THE REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

SUBJECT TO CHARTER OF RECORD IN INSTRUMENT NO. 20050125-0009336; RESTRICTIONS OF RECORD IN INSTRUMENT NO. 20050127-0010145; BY LAWS OF RECORD IN INSTRUMENT NO. 20050128-0010524; STORM WATER DETENTION AGREEMENT OF RECORD IN INSTRUMENT NO. 20040209-0015320; ALL MATTERS SHOWN ON THE PLAT OF RECORD IN INSTRUMENT NO. 20060124-0009100; ALL IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO MENI JACOB ECHAGILE, MARRIED, BY DEED DATED MAY 24, 2007, OF RECORD IN INSTRUMENT NO. 20070604-0065815, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 4909 RIPPLE COVE, ANTIOCH, TENNESSEE 37013.

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 **DECEMBER 3, 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 **DECEMBER 3, 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 $ 115,650.00
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY

Affiant

Subscribed and sworn to before me, this **3RD day of DECEMBER , 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