This Instrument Prepared By:
David W. Houston, IV
Burr & Forman LLP
700 Two American Center
3102 West End Avenue
Nashville, Tennessee 37203

BILL GARRETT, Davidson County
Trans:T20110011492 DEEDTRS
Recvd: 02/24/11 16:02 4 pgs
Fees:23.00 Taxes:325.60
20110224-0015348

Address New Owner:	Send Tax Bills To:	Map and Parcel No:
Renasant Bank 1820 West End Avenue Nashville, TN 37203	Renasant Bank 1820 West End Avenue Nashville, TN 37203	072-014-036.00

SUCCESSOR TRUSTEE'S DEED

WHEREAS, default was made in the terms and conditions provided for in that certain Real Estate Deed of Trust dated August 30, 2006, to R. Rick Hart, Trustee, executed by Ronald Richards, Jr. ("Grantor"), as same appears of record at Instrument Number 20060906-0110288, as modified by that certain Assignment of Rents and Leases of record at Instrument Number 20090602-0050533, and as further modified by that certain Modification of Deed of Trust of record at Instrument Number 20091029-0099804, all recorded in the Register's Office for Davidson County, Tennessee (collectively, the "Deed of Trust"); conveying certain real property to secure the payment of certain indebtedness described in the Deed of Trust,

WHEREAS, the indebtedness secured by the above referenced Deed of Trust is past due and unpaid; and

WHEREAS, as of January 12, 2011, at 5:00 p.m., there were no state or federal tax liens filed against Grantor in said Register's Office; and,

WHEREAS, Renasant Bank, as the beneficiary in the Deed of Trust and as the lawful owner and holder of the obligations secured by the Deed of Trust, removed R. Rick Hart as Trustee and appointed David W. Houston, IV as Successor Trustee by Instrument Number 20100514-0037385, said Register's Office; and

WHEREAS, David W. Houston, IV, Successor Trustee, caused certain real property described in the Deed of Trust (the "Property") to be advertised in accordance with the provisions of the Deed of Trust, advertising that the Property would be sold at 12:00 noon (CST) on February 11, 2011 at the main door of the Davidson County Register of Deeds, Bridgestone Arena, 501 Broadway, Nashville, Tennessee 37203, to the highest bidder for cash; free from all current and future homestead exemption, curtesy and dower, appraisement and marshalling of liens and assets rights relating to the Property and all statutory rights of redemption, all of which are expressly waived in the Deed of Trust (the "Foreclosure Notice"), and published the Foreclosure Notice in The Tennessean on January 21, 2011, January 28, 2011, and February 4, 2011, and noticed Grantor and all parties interested in accordance with the provisions of the Deed of Trust and applicable law; and

WHEREAS, the Successor Trustee's agent personally appeared and announced a postponement of the sale to 12:00 noon (CST) on Friday, February 18, 2011, at the main door of the Davidson County Register of Deeds, Bridgestone Arena, 501 Broadway, Nashville, Tennessee 37203, in accordance with provisions contained in the Deeds of Trust; and

WHEREAS, the Successor Trustee's agent personally appeared and offered the Property for sale at public outcry and the highest and best bid received was the sum of Eight-eight Thousand Dollars ($88,000.00) by Renasant Bank (hereinafter referred to as the "Grantee") and the Property was sold to the Grantee for said amount.

NOW, THEREFORE, in consideration of the premises and sum of $88,000.00 bid by the Grantee, David W. Houston, IV, Successor Trustee, has this day bargained and sold and, by the premises, does transfer and convey to Grantee, its successors, heirs and assigns, certain tracts or parcels of land situated in Davidson County, Tennessee, and described as follows:

See Attached Exhibit A

To have and to hold the said tracts or parcels of land with the appurtenances, estate, title and interest thereto belonging to the Grantee, its successors, heirs and assigns forever.

It is the intention of the Successor Trustee only to convey to Grantee such title in the Property that he received as Successor Trustee and that, as Successor Trustee, he has the right to sell and convey.

This sale is subject to any unpaid taxes, mortgages, liens, encumbrances, easements, restrictions and other matters of record or otherwise that are prior in right to the liens of said Deed of Trust.

WITNESS my hand this 17th day of February, 2011.

David W. Houston, IV, Successor Trustee

STATE OF Tennessee)
)
COUNTY OF Davidson)

Personally appeared before me, the undersigned, a Notary Public of this county, David W. Houston, IV, Successor Trustee, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 23rd day of February, 2011.

Linda Hulsey
NOTARY PUBLIC

My Commission Expires:_____

LINDA HULSEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 7, 2012

STATE OF Tennessee)
)
COUNTY OF Davidson)

The actual consideration for this transfer is $88,000.00.

David W. Houston IV
Affiant

Sworn to and subscribed before me this 23rd day of February 2011.

Linda Hulsey
NOTARY PUBLIC

My Commission Expires:_____

LINDA HULSEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 7, 2012

EXHIBIT A

Being Lot No. 12 and 13 Map of N.J. Gibson's Subdivision of Lot No. 2 of the Cahal Plan, as shown by plat of record in Plat Book 161, Page 165, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

This being the same property conveyed to Suzanne L. Smith-May, a married woman by warranty deed of David Gregory and wife, Sherry W. Gregory being recorded Dec. 16, 2002 in Instrument No. 20021216-0154352, Register's Office for Davidson County, Tennessee.

This is improved property commonly known as 1116 Cahal Ave., Nashville, Tennessee.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, all water and riparian rights, wells, ditches, reservoirs, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the Property; existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of the Property, including but not limited to, any extensions, renewals, modifications or replacements; rents, issues and profits, including but not limited to, security deposits, minimum rents, percentage rents, additional rents, common area maintenance charges, parking charges, real estate taxes, other applicable taxes, insurance premium contributions, liquidated damages following default, cancellation premiums, "loss of rents" insurance, guest receipts, revenues, royalties, proceeds, bonuses, accounts, contract rights, general intangibles, and all rights or claims which Grantor may have that in any way pertain to or are on account of the use or occupancy of the whole or any part of the Property, proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property, all insurance proceeds, and all goods that are fixtures related to the Property.