BILL GARRETT, Davidson County
Trans:T20110016966 DEEDTRS
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Fees:17.00 Taxes:0.00
20110323-0022503

Prepared by and Return to:
Patrick Taggart/hrylee 01/27/2011
McCurdy & Candler, L.L.C.
3525 Piedmont Road NE, Six Piedmont Center, Suite 700
Atlanta, GA 30305

SUBSTITUTE TRUSTEE'S DEED

GMAC Mortgage Corporation
File No. 10-22858 /Stacy Rickard

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated May 22, 2009, and recorded in the Register's Office of Davidson County, Tennessee, on June 1, 2009 at Instrument No. 200906010050199, ("Deed of Trust"), Stacy Rickard conveyed to Robert Wilson, Trustee, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to GMAC Mortgage, LLC; and

WHEREAS, GMAC Mortgage, LLC, being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 201101180004430 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in Tennessee Tribune in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 12/16/2010, 12/23/2010 and 12/30/2010. The notice requirements of T.C.A. §35-5-117 were satisfied prior to the first publication of the Notice of Substitute Trustee's Sale. The sale was held on January 27, 2011, in Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale GMAC Mortgage, LLC, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $128,896.01; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to Secretary, Department of Housing & Urban Development of Washington DC, its successors and assigns;

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by GMAC Mortgage, LLC as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **MCC TN, LLC** as Substitute Trustee, does hereby grant, bargain, sell and convey unto Secretary, Department of Housing & Urban Development of Washington DC, its successors and assigns, in fee simple forever, the following described property, to-wit:

**FOR LEGAL DESCRIPTION, SEE EXHIBIT "A"
ATTACHED HERETO AND MADE A PART HEREOF**

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said Secretary, Department of Housing & Urban Development of Washington DC, its successors and assigns, forever, to whom the said **MCC TN, LLC** as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **MCC TN, LLC**, has hereunto executed, on January 27, 2011.

MCC TN, LLC
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On January 27, 2011, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Patrick A. Taggart, on behalf of **MCC TN, LLC**, Substitute Trustee, the within named bargainor, with whom I am personally acquainted (or proved on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she executed the foregoing instrument for the purposes contained therein.

WITNESS my hand and Notarial Seal the day and year above written.

OFFICIAL SEAL
CATHERINE COLLYMORE
NOTARY PUBLIC, NEWTON COUNTY, GA
MY COMMISSION EXPIRES FEB. 19, 2012

Notary Public

My Commission Expires:_____
GOVERNMENT ENTITY – NO TAX REQUIRED

STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $128,896.01, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on January 27, 2011.

Notary Public

Mail Tax Notices to and Property Owner:
Secretary, Department of Housing & Urban Development of Washington DC
Department of Housing and Urban Development
Richard B. Russell Federal Bldg.
75 Spring Street
Atlanta, GA 30303

OFFICIAL SEAL
CATHERINE COLLYMORE
NOTARY PUBLIC, NEWTON COUNTY, GA
MY COMMISSION EXPIRES FEB. 19, 2012

Map & Parcel No.: 61-6-0/53.00
Property Address: 604 Maplewood Lane
Nashville, TN 37216

Exhibit "A"

Land in the 11th, formerly 18th Civil District, of Davidson County, Tennessee, being Lot No. 5 on the Plan of Subdivision to the Northerly part of Mrs. Lela Hagans 29.13 acre tract in Maplewood, not of record, described according to a survey made by W.B. Southgate, Surveyor, October 10, 1935, as follows:

Beginning in the center of Maplewood Lane at a point 668.2 feet West of the Westerly margin of Hutson Avenue, said point being the corner of Lot Nos. 4 and 5; thence with the line between said two lots, South 13 deg. West 500 feet; thence North 87 deg. West 100 feet to the corner of Lot Nos. 5 and 6; thence with the line between said two lots, North 13 deg. East 500 feet to the center of Maplewood Lane; thence with said Lane, South 87 deg. East 100 feet to the beginning.

Being the same property conveyed to Stacey Rickard and Kristie Rickard, husband and wife by deed from Delores Y. Spurlock, a married woman of record in Instrument 20021108-0138333 on 11/07/2002 and filed for record on 11/08/2002, Registers Office for Davidson County.

Being the same property conveyed to Stacy Rickard by deed from Kristie Rickard of record in Instrument No. 20081107-0110762 on 08/28/2008 and filed for record on 11/07/2008, Registers Office for Davidson County.