BILL GARRETT, Davidson County
Trans:T20120012363 DEEDTRS
Recvd: 02/21/12 09:44 3 pgs
Fees:18.00 Taxes:2294.37
20120221-0014560

Prepared by and Return to:
Patrick Taggart/ccollymore 02/16/2012
McCurdy & Candler, L.L.C.
3525 Piedmont Road NE, Six Piedmont Center, Suite 700
Atlanta, GA 30305

SUBSTITUTE TRUSTEE'S DEED

Dovenmuehle Mortgage, Inc.
File No. 10-04393 /Charlotte Ragan and William Ragan

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated September 22, 2004, and recorded in the Register's Office of Davidson County, Tennessee, on September 29, 2004 at Instrument No. 200409290117032, ("Deed of Trust"), Charlotte Ragan and William Ragan conveyed to Gober Title & Escrow, 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 First Citizens Bank & Trust Co.; and

WHEREAS, First Citizens Bank & Trust Co., being the holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 201202130012424, 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 12/8/2011, 12/15/2011, and 12/22/2011. The original sale date was postponed in accordance with TCA 35-5-101(f), and all announcements and notifications were made as required therein. 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 February 16, 2012, 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 United Western Bank fka Matrix Capital , being the highest, best and last bidder, became the purchaser of said property at and for the sum of $620,100.00; and

WHEREAS, the said holder of the debt has assigned its interests in the said property to United Western Bank fka Matrix Capital , its successors and assigns;

WHEREAS, the 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 United Western Bank fka Matrix Capital 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 United Western Bank fka Matrix Capital , 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 United Western Bank fka Matrix Capital, 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 February 16, 2012.

MCC TN, LLC
Substitute Trustee

STATE OF GEORGIA
COUNTY OF FULTON

On February 16, 2012, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Patrick A. Taggart, with whom I am personally acquainted (or proved on the basis of satisfactory evidence), and who, upon oath acknowledged to be the Assistant Secretary of MCC TN, LLC, the within named bargainor, and that as such, being authorized to do so, executed the foregoing instrument for the purposes contained therein, by signing the name of the limited liability corporation.

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: _____

STATE OF GEORGIA
COUNTY OF FULTON

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 $620,100.00, 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 February 16, 2012.

Notary Public

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

Mail Tax Notices to and Property Owner:
Dovenmuehle Mortgage, Inc.
1 Corporate Center Drive, Ste. 360
Lake Zurich, IL 60047

Map & Parcel No.: 130 1500 3200
Property Address: 2904 Tyne Boulevard
Nashville, TN 37215

Exhibit "A"

Being part of Lot No. 13 on the Plat of Carter and King lands of record in Book 57, Page 99, Registers Office for Davison County, Tennessee.

Being part of Lot No. 32 and all of Lot No. 33 of Block A on an unrecorded subdivision of Tyne Meade, Section No. 2, described together according to a survey made by T.R. Sanford, Surveyor, February 3, 1958, as follows:

Beginning on the Northerly margin of Tyne Road or Boulevard, at the Southwest corner of the property conveyed to John (S.) Wade, Jr. by deed from Nashville Trust Company, Administrator, of record in Book 1286, Page (693), Registers Office for said County, being the corner of Lots Nos. 33 and 34, thence with the line between said two lots, Northeastwardly 314.6 feet to a point in the Southern line of Lot No. 1 of Block D on the map of Tyne Meade, Section 3, as of record in Book 1424, Page 12, 13 and 14, said Registers Office; thence with said line, Northwestwardly 128 feet to the Southeast corner of Lot No. 31 on said unrecorded subdivision; thence with the line between Lot Nos. 31 and 32, Westwardly (48) feet to the Northeast corner of the property conveyed to John J. Brady and wife, by deed from John F. Rouse and wife, of record in Book 1732, Page 153, said Registers Office; thence with Bradys Easterly line, Southwestwardly (138) feet to a point in the line between Lot Nos. 32 and 33, thence with the line between said two lots, Southwestwardly 140 feet to the Northerly margin of said Tyne Road or Boulevard; thence with same, Southeastwardly 148 feet to the beginning.

Note: due to the legibility of the Warranty Deed of record in Book 11484, Page 491, Registers Office for Davidson County, Tennessee, from which this legal description was taken, we were unable to determine if the letters or calls in parenthesis are correct.

Being the same property conveyed to William Ragan and Charlotte Ragan, by deed from Andrew J. McDivitt and wife, Ruth E. McDivitt, dated April 29, 1999, recorded May 19, 1999, of record in Book 11484, Page 491, Registers Office for Davidson County, Tennessee.
Parcel ID No.: 130 1500 3200