BILL GARRETT, Davidson County
Trans:T20120016435 DEEDTRS
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20120306-0019525

Prepared by and Return to:
Patrick Taggart/hrylee 02/02/2012
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. 11-16757 /Christopher Glovich and Regena Glovich

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated September 12, 2008, and recorded in the Register's Office of Davidson County, Tennessee, on September 24, 2008 at Instrument No. 200809240097126, ("Deed of Trust"), Christopher Glovich and Regena Glovich conveyed to Bob Armstrong, as 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 holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 201112070095414, 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 01/12/2012, 01/19/2012 and 01/26/2012. 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 2, 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 GMAC Mortgage, LLC, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $143,034.78; and

WHEREAS, the said 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 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 February 2, 2012.

MCC TN, LLC
Substitute Trustee

STATE OF GEORGIA
COUNTY OF FULTON

On February 2, 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: _____
GOVERNMENT ENTITY – NO TAX REQUIRED

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 $143,034.78, 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 2, 2012.

Notary Public

Mail Tax Notices to and Property Owner:
Secretary, Department of Housing & Urban Development of Washington DC
Department of Housing and Urban Development
c/o Michaelson, Connor, and Boul
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108

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

Map & Parcel No.: 52-6/3.00
Property Address: 907 Idlewild Drive
Madison, TN 37115

Exhibit "A"

The following described premises situated in Davidson County and State of Tennessee to wit: Lot No. 4 on the Plan of Giant Oak Subdivision of record in Plat Book 1424, Page 54, Registers Office for said county, to which plat reference is hereby made for a more complete description.

The derivation of same being:

The same being property conveyed to Deed Executed by Christopher Glovich, on 2/13/2007, as recorded on 3/29/2007 at Book/Liber, Page/Folio, Instrument No. 20070329-0037611 in the land records of Davidson County.

Parcel Identification Number: 052-06-0-003.00