FILE NO.: 451.J1102607TN\R

BILL GARRETT, Davidson County
Trans:T20120022820 DEEDTRS
Recvd: 03/29/12 11:02 2 pgs
Fees:12.00 Taxes:0.00
20120329-0026714

THIS INSTRUMENT PREPARED BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 15, 2009 and recorded in the Register's Office of Davidson County, TN, at Instrument no. 200911030101627, ("Deed of Trust")Teresa Koerschner and Allen Koerschner and Shirley Bruner conveyed to First American Title Insurance Company, 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 FREEDOM MORTGAGE CORPORATION; and

WHEREAS, **FREEDOM MORTGAGE CORPORATION,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument no. 201110180080833** in the Register's Office of Davidson County, TN; and

WHEREAS, pursuant to Tenn. Code Ann. § 35-5-117 (i), not less than sixty (60) days prior to the first publication required by § 35-5-101, the notice of the right to foreclose was properly sent, if so required; 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 conformity with the laws of TN and the terms and provisions of said Deed of Trust on Sept. 23, Sept.30, Octo 07, 2011, in THE NASHVILLE RECORD, by which advertisement the sale was held on October 20, 2011, at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A Gaylord Entertainment Center in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Phil Young, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **FREEDOM MORTGAGE CORPORATION**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $144,912.36; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Secretary of Housing and Urban Development, Washington, D.C., his/her successors and assigns; and

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 FREEDOM MORTGAGE CORPORATION as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

All that certain lot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the County of Davidson, State of Tennessee: Being land in Davidson County, Tennessee, being Lot No. 13 on the plan of Haywood Hills, Section One of record in Book 4460, Page 156, Register's Office for Davidson County, Tennessee. Being the same premises, which Dandridge H. Hyde and wife Anne G. Hyde by indenture bearing the date of September 10, 2004 and recorded in the Office of the Recorder of Deeds in and for the County of Davidson, State of Tennessee as Document

#20040914-0110922 granted and conveyed unto Cesar Cubias and wife, Elsa C. Pena, their heirs and assigns, in fee. And whereas Cesar Cubias and wife, Elsa C. Pena by indenture bearing the date of March 21, 2008 and recorded in the Office of the Recorder of Deeds, in and for the County of Davidson, State of Tennessee on March 27, 2008 as document #20080327-0030871 granted and conveyed their interest in said property unto Teresa Koerschner, married, and Shirley Bruner, unmarried, their heirs and assigns, in fee. Parcel No. 148.15-63.00

The last recorded Warranty Deed was filed of record at Instrument no. 200803270030871 in the Register's Office of Davidson County, TN.

If the original sale date was postponed, such sale was postponed in accordance with the provisions of TCA 35-5-101(f), and all announcements and notifications were made as required therein.

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 of Housing and Urban Development**, Washington, D.C., his successors and assignsforever, to whom the said, **Nationwide Trustee Services, Inc.**, 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, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 20th day of October, 2011.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 20th day of October, 2011, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Assistant Vice President of **Nationwide Trustee Services, Inc.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the corporation by himself or herself as such officer or member.

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

KELECHI UBOZOH NOTARY EXPIRES GEORGIA NOV. 23, 2014 PUBLIC GWINNETT COUNTY

Notary Public

My Commission Expires:_____

NO TAX – GOVERNMENTAL AGENCY

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File No.: 451.J1102607TN (Koerschner)
Property Address: 4963 Barella Drive, Antioch, TN 37013
Tax Parcel ID No.: 148-15-0-063.00

KELECHI UBOZOH NOTARY EXPIRES GEORGIA NOV. 23, 2014 PUBLIC GWINNETT COUNTY

Mail Tax Notices To and Property Owner:

Secretary of Housing and Urban Development
Attention: Single-Family Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803

STATE OF GEORGIA, DeKALB COUNTY
I/We hereby swear or affirm that the actual consideration for this transfer or the property transferred is $ zero which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Affiant

Subscribed and sworn to before me this 20 day of
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Notary Public