BILL GARRETT, Davidson County
Trans: T20120032677 DEEDTRS
Recvd: 05/03/12 14:23 2 pgs
Fees: 12.00 Taxes: 0.00
20120503-0038227

This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
1800 HAYES STREET
NASHVILLE, TN 37203
PARCEL ID: 049 16 0A 033.00
732 WILLOW TRACE DRIVE
WHITES CREEK, TENNESSEE 37189

NO MORTGAGE
New Owner - Send Tax Bills:
TENNESSEE HOUSING DEVELOPMENT AGENCY
404 JAMES ROBERTSON PARKWAY
SUITE 1114
NASHVILLE, TENNESSEE 37243-0900

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **SEPTEMBER 20, 1990, THOMAS F. BAKER, IV,** was named Trustee in a Deed of Trust of even date executed by **CALVIN ANTHONY NORMAN AND WIFE, KIMBERLY JAQUET NORMAN (A/K/A KIMBERLY J. NORMAN),** conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$61,700.00,** principal and interest at **8.80000%** per annum on the unpaid balance, said Deed of Trust being recorded in **BOOK 8203, PAGE 413 AND RE-RECORDED IN BOOK 8251, PAGE 676,** in the Register's Office for **DAVIDSON** County, Tennessee; and

IF applicable the notice required by T.C.A. 35-5-117 having been met and whereas, **J. PHILLIP JONES** was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20111017-0080324,** in the Register's Office for **DAVIDSON** County, Tennessee; I, **J. PHILLIP JONES,** Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: **NOVEMBER 25, 2011/ DECEMBER 2, 2011/ DECEMBER 9, 2011** in **DAVIDSON A.M.** , a newspaper of general circulation in **DAVIDSON** County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on **FRIDAY, DECEMBER 16, 2011 AND BY PUBLIC ANNOUNCEMENT CONTINUED TO FEBRUARY 3, 2012 AND BY PUBLIC ANNOUNCEMENT CONTINUED TO MARCH 16, 2012 AND BY PUBLIC ANNOUNCEMENT CONTINUED TO APRIL 27, 2012 AT 3:00 P.M., ON THE SECOND FLOOR MEZZANINE (ENTER THE FRONT DOOR FACING THE NEW PUBLIC SQUARE PARK) OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE,** I, **J. PHILLIP JONES,** individually or by and through his agent, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time **TENNESSEE HOUSING DEVELOPMENT AGENCY, 404 JAMES ROBERTSON PARKWAY, SUITE 1114, NASHVILLE, TENNESSEE 37243-0900,** submitted the highest and best bid in the amount of **$** 47,181.98 .

NOW THEREFORE, in consideration of the premises, I, **J. PHILLIP JONES,** Substitute Trustee, do hereby sell, transfer and convey to **TENNESSEE HOUSING DEVELOPMENT AGENCY,** its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 51 ON THE PLAN OF WILLOW TRACE SUBDIVISION, PHASE TWO, OF RECORD IN BOOK 7900, PAGE 46, AS AMENDED IN BOOK 8179, PAGE 461, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

SUBJECT TO RESTRICTIONS OF RECORD IN BOOK 7777, PAGE 162, BOOK 7777, PAGE 180, BOOK 7843, PAGE 791 AND BOOK 8023, PAGE 692; CHARTER OF WILLOW TRACE HOMEOWNERS' ASSOCIATION IN BOOK 7762, PAGE 74; AND ALL MATTERS SHOWN ON THE PLAN OF RECORD.

BEING THE SAME PROPERTY CONVEYED TOCALVIN ANTHONY NORMAN AND WIFE, KIMBERLY JAQUET NORMAN, BY DEED DATED SEPTEMBER 20, 1990 OF RECORD IN BOOK 8203, PAGE 410, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

ALSO BEING THE SAME PROPERTY CONVEYED FROM CALVIN ANTHONY NORMAN TO KIMBERLY JAQUET NORMAN, BY QUITCLAIM DEED DATED OCTOBER 30, 1995 OF RECORD IN BOOK 9883, PAGE 600, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 732 WILLOW TRACE DRIVE, WHITES CREEK, TENNESSEE 37189.

I, **J. PHILLIP JONES**, Substitute Trustee, convey to **TENNESSEE HOUSING DEVELOPMENT AGENCY,** all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at Nashville, Tennessee, on **APRIL 27, 2012.**

J. PHILLIP JONES
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, **J. PHILLIP JONES**, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at Nashville, Tennessee on **APRIL 27, 2012.**

Elizabeth P. Guye
Notary Public

My Commission Expires: 1/21/2013

Elizabeth P. Guye
STATE OF TENNESSEE NOTARY PUBLIC
Rutherford County

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $ 47,181.98
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY

Affiant

Subscribed and sworn to before me, this **27TH day of APRIL, 2012.**

Elizabeth P. Guye
Notary Public

My Commission Expires: 1/21/2013

Elizabeth P. Guye
STATE OF TENNESSEE NOTARY PUBLIC
Rutherford County

RETURN TO:
J. PHILLIP JONES
1800 HAYES STREET
NASHVILLE, TN 37203