THIS INSTRUMENT PREPARED BY:
Johnson & Freedman, LLC
1587 Northeast Expressway
Atlanta, Georgia 30329
(770) 234-9181

BILL GARRETT, Davidson County
Trans:T20120055218 DEEDTRS
Recvd: 07/27/12 09:37 2 pgs
Fees:12.00 Taxes:0.00
20120727-0066156

RETURN TO:
Nationwide Trustee Services, Inc.
400 Northridge Road Suite 700- MC- 7
Sandy Springs, Georgia 30350

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 16, 2002, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 20021223-0157981 ("Deed of Trust"), Kiza Ndangwa and Zabibu Kabwe conveyed to T. Michael Logan, as Trustee, in the amount of $130,630 payable to SunTrust Bank 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, SunTrust Mortgage, Inc., being the holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at Book 20120703-0058506, Page 0 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, pursuant to Tenn. Code Ann. § 35-5-117, 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 Note and 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 Tennessee and the terms and provisions of said Deed of Trust on 06/08/2012, 06/15/2012, 06/22/2012, in Davidson AM, by which advertisement the sale was held on July 5, 2012, at the corner 6th & Broadway at Bridgestone Arena of the Davidson County, Nashville, Tennessee; 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 SunTrust Mortgage, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 128,166.41; and

WHEREAS, the 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 holder of said debt for which the 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 SunTrust Mortgage, Inc. 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 the said **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 Tennessee:

> Land in Davidson County, Tennessee, being Lot No. 21 on the Plan of Treehaven, Section One, of record in Book 9700, Page 579, Register's Office for said county, to which plan reference is hereby made for a more complete legal description.
> Being the same property conveyed to Kiza Ndangwa and wife, Zabibu Kabwe by deed from Michael Murray of record in Instrument No. 20021223-0157980, Register's Office for Davidson County, Tennessee.
> This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

The last recorded Warranty Deed was filed of record at Instrument 20021223-0157980, in the Register's Office of Davidson County, Tennessee.

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

File No.: 1273012

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 assigns forever, 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 5th day of July, 2012.

Nationwide Trustee Services, Inc.
Substitute Trustee
By: Christian Mayer
Title: Assistant Vice President

STATE OF GEORGIA

COUNTY OF FULTON

On this 5th day of July, 2012, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Christian Mayer, 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.

KAREN BENNETT NOTARY EXPIRES GEORGIA DEC. 01, 2014 PUBLIC DOUGLAS COUNTY

Notary Public

My Commission Expires: 12/01/2014

NO-TAX GOVERNMENTAL AGENCY

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File No. 1273012
Property Address: 3813 Asheford Trace, Antioch, TN 37013
Tax Parcel ID No.: 164-13-0-117.00

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

KAREN BENNETT NOTARY EXPIRES GEORGIA DEC. 01, 2014 PUBLIC DOUGLAS COUNTY

STATE OF GEORGIA, FULTON COUNTY

Or we hereby swear or affirm that the actual consideration for this transfer of the property transferred, in $ zero which amount is equal to or greater than the amount in which the property transferred would command at a fair voluntary sale.

Affiant

Subscribed and sworn to before me this 9 day of July 2012

Notary Public