FILE NO.: 451.J1200824TN\LDW

BILL GARRETT, Davidson County
Trans:T20120093296 DEEDTRS
Recvd: 12/06/12 11:06 2 pgs
Fees:12.00 Taxes:0.00
20121206-0112390

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 March 15, 2007 and recorded in the Register's Office of Davidson County, TN, at Instrument 200703220034708, ("Deed of Trust")Tonia L. Owens and William Scott Owens aka William S. Owens conveyed to National Corporate Research, LTD, 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 LoanCare, a Division of FNF Servicing, Inc.; and

WHEREAS, **LoanCare, a Division of FNF Servicing, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument 20120419-0033443** 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 03/30/2012, 04/06/2012, 04/13/2012, in THE NASHVILLE RECORD, by which advertisement the sale was held on May 17, 2012, at the Davidson Co. Register of Deeds at the corner 6th & Broadway at Bridgestone Arena 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 **LoanCare, a Division of FNF Servicing, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $263,046.98; 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 LoanCare, a Division of FNF Servicing, 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 **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:

Land in Davidson County, Tennessee, being Lot No. 24 on the Plan of Belle Pointe, Phase One, Revision of Lots 19-31, a planned unit development, as of record in Book 6900, Page 770, Register's Office for Davidson County, Tennessee
Being the same property conveyed to William S. Owens and Tonia L. Owens by deed from Centex Home Equity Company, LLC, dated October 11, 2004 and filed for record on November 11, 2004 of record in Instrument No. 20041111-0135767, Register's Office for Davidson County.

The last recorded Warranty Deed was filed of record at Instrument 200411110135767 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 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 17th day of May, 2012.

Nationwide Trustee Services, Inc.
Substitute Trustee
By: Christian Mayer, its Asst. VP

STATE OF GEORGIA

COUNTY OF FULTON

On this 17th day of May, 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.

Notary Public

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

My Commission Expires: 12/01/2014

NO TAX – GOVERNMENTAL AGENCY

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File No.: 451.J1200824TN (Owens)
Property Address: 440 Belle Pointe Drive, Nashville, TN 37221
Tax Parcel ID No.: 142-10-0B-024.00-C0

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, FULTON COUNTY
Or we hereby swear or affirm that the actual consideration for this transfer of the property transferred is $ 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 2D day of May 2012

Notary Public

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