FILE NO.: 451.J1103523TN\P

BILL GARRETT, Davidson County
Trans:T20130021352 DEEDTRS
Recvd: 03/15/13 10:15 2 pgs
Fees:12.00 Taxes:0.00
20130315-0025923

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 August 11, 2009 and recorded in the Register's Office of Davidson County, TN, at Instrument No. 200908200078322, ("Deed of Trust")Esam A Alzughabi conveyed to Charles Patridge Flynn, 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. 201202010009047** 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 02/17/2012, 02/24/2012 & 03/02/2012, in THE NASHVILLE RECORD, by which advertisement the sale was held on March 15, 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 **FREEDOM MORTGAGE CORPORATION,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of $119,992.30; 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:

A certain tract or parcel of land located in Davidson County, Tennessee, described as follows to-wit: Real estate located in Davidson County, Tennessee, described as follows: Being Lot No. 45 on the Plan of Fair Oaks, 5th Civil District, of record in Book 4175, Pages 42 and 43, Register's Office for said County, to which plan reference is hereby made for a more complete description. Being the same property conveyed to Esam Alzughabi, unmarried, by Warranty Deed form The Bank of New York Trust Company, N.A., as successor to JPMorgan Chase Bank, N. A. as Trustee, dated 04/07/08 and recorded 05/02/08 in Instrument Number 200805020045320; and previously conveyed to The Bank of New York Trust Company, N.A., as successor to JPMorgan Chase Bank, N.A. as Trustee by Substitute Trustee's Deed from Laura A. Grifka, Substitute Trustee, dated 02/07/08 and recorded 02/15/08 in Instrument Number 200802150015209; Laura A. Grifka was appointed Substitute Trustee by Appointment of Substitute Trustee dated 12/31/07 and recorded 01/28/08 in Instrument Number 200801280008548 (pursuant to the terms of a Deed of Trust executed by Michael R. Lumpkin of record in Instrument Number 200603200031419); previously conveyed to Michael R. Lumpkin, married, by Warranty Deed from Carole Ann McCormick, unmarried , dated 3/15/06 and recorded 03/20/06 in Instrument Number 200603200031418, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No. 200805020045320 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 15th day of March, 2012.

Nationwide Trustee Services, Inc.
Substitute Trustee
By: Germaine Duncan, its Asst. VP

STATE OF GEORGIA

COUNTY OF FULTON

On this 15th day of March, 2012, 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.

ASHLEY M. PENGELLY NOTARY PUBLIC GWINNETT COUNTY EXPIRES GEORGIA MAY 27, 2012

Notary Public

My Commission Expires: _____

NO TAX – GOVERNMENTAL ACTION

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File No.: 451.J1103523TN (Alzughabi)
Property Address: 257 Delvin Drive, Antioch, TN 37013
Tax Parcel ID No.: 162-06-0-064.00

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

STATE OF GEORGIA, FULTON COUNTY
Or we hereby swear or affirm that the actual consideration for this transfer of the property transferred is 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 15th day of March, 2012

Notary Public

ASHLEY M. PENGELLY NOTARY PUBLIC GWINNETT COUNTY EXPIRES GEORGIA MAY 27, 2012