Name and address of new owner:
Vanderbilt Mortgage and Finance, Inc.
500 Alcoa Trail
Maryville, TN 37804

Send Tax Bills:
Vanderbilt Mortgage and Finance, Inc.
500 Alcoa Trail
Maryville, TN 37804

BILL GARRETT, Davidson County
Trans:T20130022790 DEEDTRS
Recvd: 03/20/13 12:18 3 pgs
Fees:18.00 Taxes:329.67
20130320-0027652

Prepared by:
David G. Mangum
Attorney at Law
2303 Franklin Road
Nashville, TN 37204

MAP/GROUP/PARCEL: 165 05 0 A 060.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated October 14, 2011, of record in Instrument No. 20111019-0081215, Register's Office, Davidson County, Tennessee, **Angela R. Osborne and Edward C. Osborne,** conveyed to Anthony R. Steele, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument recorded in Instrument No. 20130213-0014770, said Register's Office, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed David G. Mangum as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested David G. Mangum, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, David G. Mangum, Substitute Trustee, did give 27 days notice of the time, place and terms of the sale by an advertisement in three weekly publications in *The Davidson AM*, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of February 22, March 1, and March 8, 2013 stating that on **Wednesday, March 20, 2013 at 12:00 Noon** in the hallway just outside the Davidson County Register of Deeds Office located inside the Bridgestone Arena, 501 Broadway, Downtown Nashville, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and

WHEREAS, I, David G. Mangum, Substitute Trustee, did comply with Tennessee Code Annotated, Section 35-5-101, and as amended by Title 35-5-117, House Bill

3588, enacted by the General Assembly of the State of Tennessee on April 12, 2010 and effective on or after July 1, 2010 in regards to "owner-occupied" property.

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, David G. Mangum, Substitute Trustee, offered said property for sale at public outcry and sold said property to **Vanderbilt Mortgage and Finance, Inc.**, its successors and assigns for **$89,100.00**, which amount was the highest, best, and last bid.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best, and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, **David G. Mangum, Substitute Trustee**, do hereby bargain and sell, and by these presents transfer and convey unto the said **Vanderbilt Mortgage and Finance, Inc.**, (hereinafter referred to as Grantee), its successors and assigns, the following described property, to wit:

> LAND in Davidson County, Tennessee, being all of Lot No. 60, Subdivision Plat, Section I, Phase I, South Shore, a Planned United Development, of record in Instrument No. 20020624-0075604, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description of said lot.
>
> DEED REFERENCE:
> BEING the same property conveyed to Angela R. Osborne and Edward C. Osborne, wife and husband by deed from Wimbledon Properties, LLC of record in 20111019-0081214, Register's Office for Davidson County, Tennessee.
>
> **SUBJECT to** any and all existing easements, setback lines and restrictive covenants of record in said Register's Office; including but not limited to Restrictive Covenants of record in 20051103-01333346; All Matters on the Plan of record in 20020624-0075604; Open Space Conveyance of Easement to Tennessee Telephone Company d/b/a TDS Telecom of record in 20100929-0077581, said Register's Office.
>
> This description was taken from the deed of trust being foreclosed on of record in Instrument No. 20111019-0081215, said Register's Office.
>
> TAX MAP-PARCEL NO.: 165 05 0 A 060.00
> PROPERTY ADDRESS: 2109 Beachfront Avenue, Antioch, TN 37013 as shown on the records of the Assessor of Property for Davidson County, TN.

This sale is subject to any and all unpaid real estate taxes; restrictive covenants, easements and setback lines; any and all redemption rights, including rights of redemption of any governmental agency, State or Federal, and any and all prior liens or encumbrances against said real property. Said sale is further subject to matters that an accurate survey of the property might disclose.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes and aforementioned Deed of Trust.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as

under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 20th day of March, 2013.

David G. Mangum, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, David G. Mangum, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, on this the 20th day of March, 2013.

Melissa A. Nesbitt
Notary Public

My Commission Expires: 10-23-2016

MELISSA A. NESBITT
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is **$89,100.00**.

Affiant

Subscribed and sworn before me, this 20th day of March, 2013.

Melissa A. Nesbitt
Notary Public

My Commission Expires: 10-23-2016

DGM File #71798

MELISSA A. NESBITT
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY