NEW OWNER:

Volunteer State Bank
P. O. Box 7897
Portland, TN 37148

THIS INSTRUMENT PREPARED BY:

Rochelle, McCulloch & Aulds, PLLC
109 North Castle Heights Avenue
Lebanon, TN 37087

SEND TAX BILL TO:

New Owner

BILL GARRETT, Davidson County
Trans:T20130026670 DEEDTRS
Recvd: 04/02/13 14:45 8 pgs
Fees:43.00 Taxes:1305.89
20130402-0032493

MAP & PARCEL NUMBERS:

147-03-0-A-031.00 (Unit B-15)
147-03-0-A-025.00 (Unit B-9)
147-03-0-A-069.00 (Unit E-3)
147-03-0-A-078.00 (Unit E-12)
147-03-0-A-009.00 (Unit A-9)
147-03-0-A-075.00 (Unit E-9)
147-03-0-A-047.00 (Unit D-1)
147-03-0-A-074.00 (Unit E-8)
147-03-0-A-072.00 (Unit E-6)
147-03-0-A-011.00 (Unit A-11)
147-03-0-A-012.00 (Unit A-12)
147-03-0-A-033.00 (Unit B-17)
147-03-0-A-014.00 (Unit A-14)
147-03-0-A-104.00 (Unit H-10)
147-03-0-A-019.00 (Unit B-3)
147-03-0-A-060.00 (Unit D-14)
147-03-0-A-096.00 (Unit H-2)
147-03-0-A-021.00 (Unit B-5)
147-03-0-A-091.00 (Unit G-3)
147-03-0-A-038.00 (Unit B-22)

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Michael Cunningham, unmarried, executed a Deed of Trust to Matthew D. Ricker, Trustee, dated November 13, 2008, of record in Instrument No. 20090223-0015514, Register's Office for Davidson County, Tennessee, to secure an indebtedness evidenced by a Promissory Note payable to the order of Volunteer State Bank, hereinafter referred to as the "Deed of Trust"; and

WHEREAS, said conveyance was made for the purpose of securing the payment of certain sums as evidenced by a Promissory Note payable to the order of Volunteer State Bank and a default having occurred in the payment of same; and,

WHEREAS, pursuant to the above default, the original Trustee has tendered his resignation, and by Appointment of Substitute Trustee, dated February 25, 2013, of record in Instrument No. 20130226-

0018896, Register's Office for Davidson County, Tennessee, Volunteer State Bank did convey all of the rights, powers and privileges of the original Trustee as named in the Deed of Trust unto the undersigned, Byron M. Gill, Substitute Trustee; and

WHEREAS, acting pursuant to the demand made by Volunteer State Bank, the owner and holder of the indebtedness, and acting pursuant to the power and authority vested in the Trustee under the Deed of Trust and the Appointment of Substitute Trustee, Byron M. Gill, Substitute Trustee, duly advertised and sold the property hereinabove described at the north door of the Metro/Davidson County Courthouse in Nashville, Davidson County, Tennessee, on March 26, 2013, at 10:15 a.m., local time, to the highest and best bidder for cash, at which sale the same was bid in and sold to Volunteer State Bank at and for the sum of Three Hundred Fifty-two Thousand Nine Hundred Forty-two Dollars and 00/100 ($352,942.00), the receipt of which is hereby acknowledged.

NOW, THEREFORE, **BYRON M. GILL, Substitute Trustee**, has this day bargained and sold, and by these presents does hereby transfer and convey unto **VOLUNTEER STATE BANK**, its successors and assigns, forever, the following tract or parcel of land situated and lying in Davidson County, Tennessee, bounded and described as follows:

TRACT NO. 1:
Unit No. B15, of Harding Place Condominium created under Title 66, Chapter 27, Section 101, et seq, as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 6104, Page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A1 of said Master Deed, reference is hereby made to the plat of Harding Place Condominium of record in Book 5200, pages 571-572, said Register's Office, for a more complete identification and description of such units.

TRACT NO. 2:
Unit B-9 of Harding Place Condominium created under Title 66, Chapter 27, Section 101, et seq, as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A1 of said Master Deed, reference is hereby made to the plat of Harding Place Condominium of record in Book 5200, pages 571 – 572, said Register's Office, for a more complete identification and description of such units.

TRACT NO. 3:
BEING Unit E-3 of Harding Place Condominiums created under Title 66, Chapter 27, Section 101, et seq, as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A1 of said Master Deed, reference is hereby made to the plat of Harding Place Condominium of record in Book 5200, pages 571 572, said Register's Office, for a more complete identification and description of such units.

TRACT NO. 4:
BEING Unit E12 of Harding Place Condominiums created under Title 66, Chapter 27, Section 101, et seq, as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A1 of said Master Deed, reference is hereby made to the plat of Harding Place Condominium of record in Book 5200, pages 571 572, said Register's Office, for a more complete identification and description of such units.

TRACT NO. 5:
BEING Unit A-9 of Harding Place Condominiums created under Title 66, Chapter 27, Section 101, et seq, as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A1 of said Master Deed, reference is hereby made to the plat of Harding Place Condominium of record in Book 5200, pages 571 572, said Register's Office, for a more complete identification and description of such units.

TRACT NO. 6:
BEING Unit E-9 of Harding Place Condominiums created under Title 66, Chapter 27, Section 101, et seq, as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A1 of said Master Deed, reference is hereby made to the plat of Harding Place Condominium of record in Book 5200, pages 571 572, said Register's Office, for a more complete identification and description of said units.

Tracts 1, 2, 3, 4, 5 and 6 - BEING the same property conveyed to Michael Cunningham by Warranty Deed from Mark Salgueiro and wife, Gloria Salgueiro, dated May 15, 2008, of record in Instrument No. 20080604-0057113, Register's Office for Davidson County, Tennessee

TRACT NO. 7:
BEING Unit No. D-1, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided

percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

TRACT NO. 8:
BEING Unit No. E-8, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

TRACT NO. 9:
BEING Unit No. E-6, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101 et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

Tracts 7, 8 and 9 – BEING the same property conveyed to James Michael Cunningham by Warranty Deed from Luis A. Alva, dated November 13, 2008, of record in Instrument No. 20081124-0115127, Register's Office for Davidson County, Tennessee

TRACT 10:
BEING Unit No. A-11, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

TRACT 11:
BEING Unit A-12, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

TRACT 12:

BEING Unit B-17, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

Tracts 10, 11 and 12 – BEING the same property conveyed to Michael J. Cunningham, a single man, by Warranty Deed from Teresa L. Fenn a/k/a Teresa Lynn Fenn, a single woman, of record in Instrument No. 20050412-0040052, Register's Office for Davidson County, Tennessee.

TRACT 13:

BEING Unit No. A-14, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

Tract 13 – BEING the same property conveyed to Michael J. Cunningham, a single man, by Warranty Deed from Ronald E. Rosson of record in Instrument No. 20050803-0090838, Register's Office for Davidson County, Tennessee.

TRACT 14:

BEING Unit No. H-10, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

TRACT 15:

BEING Unit No. B-3, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

TRACT 16:
BEING Unit No. D-14, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

Tracts 14, 15, and 16 – BEING the same property conveyed to Michael Cunningham by Warranty Deed from Doge Properties, LLC, dated July 21, 2005, of record in Instrument No. 20050803-0090839, Register's Office for Davidson County, Tennessee.

TRACT 17:
BEING Unit No. H-2, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

Tract 17 – BEING the same property conveyed to Michael J. Cunningham, a single man, by Warranty Deed from JRC Enterprises, a Partnership, of record in Instrument No. 20050803-0090837, Register's Office for Davidson County, Tennessee.

TRACT 18:
BEING Unit No. B-5, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

Tract 18 – BEING the same property conveyed to James Michael Cunningham, a single person, by Warranty Deed from Aubrey O. Woodard and Diane L. Woodard, husband and wife, dated October 31, 2006, record in Instrument No. 20061103-0136627, Register's Office for Davidson County, Tennessee.

TRACT 19:
BEING Unit No. G-3, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place

Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

Tract 19 – BEING the same property conveyed to Mike Cunningham, unmarried, by Warranty Deed from Hugh C. Howser, Jr., Trustee for G & M Properties, a Tennessee General Partnership, dated October 9, 2007, record in Instrument No. 20071016-0122501, as corrected in Deed of Correction of record in Instrument No. 20090223-0015513, Register's Office for Davidson County, Tennessee.

TRACT 20:
BEING Unit No. B-22, on the Plan of Harding Place Condominiums created under Title 66, Section 27-101, et seq, as amended, Tennessee Code Annotated and as established by a Master Deed and By Laws of record in Book 6104, page 725, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed, reference is hereby made to the plat of Harding Place Condominiums as of record in Book 5200, pages 571 and 572, said Register's Office for a more complete identification and description of said unit.

Tract 20 – BEING the same property conveyed to Michael Cunningham, unmarried, by Warranty Deed from Chris Tabscott, a married person, dated July 2, 2008, of record in Instrument No. 20080716-0072772, Register's Office for Davidson County, Tennessee.

Further reference is made to Deed of Trust of record in Instrument No. 20090223-0015514 and Appointment of Substitute Trustee of record in Instrument No. 20130226-0018896, Register's Office for Davidson County, Tennessee.

These properties are commonly known as 441 Harding Place, Units A9, A11, A12, A14, B3, B5, B9, B15, B17, B22, D1, D14, E3, E6, E8, E9, E12, G3, H2, H10, Nashville, TN 37211.

TO HAVE AND TO HOLD said property, together with any and all appurtenances and improvements thereunto belonging, unto the said Volunteer State Bank, its successors and assigns, in fee simple, forever.

I further transfer, assign and convey unto Volunteer State Bank, its successors and assigns, all the rights and benefits of the covenants and warranties set forth in the aforesaid Deed of Trust executed to me as Substitute Trustee only, and not otherwise. It is the intention of the Substitute Trustee to convey no greater title to the subject real property than received as Substitute Trustee.

This conveyance is made subject to all matters shown on any applicable recorded Plat or Plan; any real property taxes which exist as a lien against said property, including without limitation city

and county property taxes; any restrictive covenants, easements or setback lines that may be applicable; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal; and any prior mortgages, liens or encumbrances that may exist against the property. This conveyance is also subject to any matter that an accurate survey of the premises might disclose and/or any tenant(s) rights in possession.

WITNESS MY SIGNATURE hereto this 1st day of April, 2013.

BYRON M. GILL
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF WILSON

Personally appeared before me, the undersigned, a Notary Public of the state and county aforesaid, the within named bargainor, **BYRON M. GILL, 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 this 1st day of April, 2013.

Notary Public

DENISE CARVER STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

My Commission Expires: 3-16-15

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The actual consideration or value, whichever is greater, for this transfer is **$352,942.00**.

Affiant

SWORN AND SUBSCRIBED to before me this 1st day of April, 2013.

Notary Public

DENISE CARVER STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

My Commission Expires: 3-16-15