BILL GARRETT, Davidson County
Trans:T20130037073 DEEDTRS
Recvd: 05/03/13 11:34 3 pgs
Fees:18.00 Taxes:266.40
20130503-0044922

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $72,000.00.

Affiant

Subscribed and sworn before me on this 1st day of May, 2013.

Notary Public

My Commission Expires: My Commission Expires MAY 6, 2013

NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TENN.

This Instrument Was Prepared By:

Dudley A. Cheadle
Attorney at Law
2404 Crestmoor Road
Nashville, TN 37215

Address New Owner as Follows:	Send Tax Bills to:	Map-Parcel Numbers
Robert S. Hite 2721 Westwood Drive Nashville, TN 37204	Robert S. Hite 2721 Westwood Drive Nashville, TN 37204	074 16 0 157.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Thomas A. Swartwood and Deborah Swartwood, husband and wife, by a Home Equity Line Deed of Trust (the "Deed of Trust") recorded SEPTEMBER 19, 2000, of record in the Register's Office of DAVIDSON County, Tennessee, Instrument Number 20000919-0093104, said Deed of Trust further modified on JUNE 18, 2003, Instrument Number 20031029-0159381, further modified on FEBRUARY 9, 2004, Instrument Number 20040311-0028408, further modified on APRIL 28, 2009, Instrument Number 20060609-0068522, conveyed to T. MICHAEL LOGAN, Trustee, to secure an Open-Ended Deed of Trust payable to SUNTRUST BANK, assigned to UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY OF NORTH AMERICA by Assignment of Home Equity Line Deed of Trust, dated July 20, 2011, being of record in the Register's Office of DAVIDSON County, Tennessee, Instrument Number 20110805-0060581; and

WHEREAS, the undersigned was appointed Substitute Trustee by the owner and holder of the Deed of Trust by instrument of record in Instrument Number 20130219-0015993, Register's Office for Davidson County; and

WHEREAS, default was made in the payment of the Deed of Trust; and

WHEREAS, the owner and holder of the Deed of Trust demanded that the Substitute Trustee foreclose the Deed of Trust; and

WHEREAS, pursuant to instructions of the owner and holder, the Substitute Trustee advertised said property for sale in accordance with the terms and provisions of the Deed of Trust, notices of the time and place of said sale having been published in the Davidson AM on March 15, 2013, March 22, 2013, and March 29, 2013, and

WHEREAS, the Substitute Trustee, as required by the terms of the Deed of Trust, offered said property for sale to the highest bidder for cash, at public outcry, at the front door of the Davidson County Courthouse, One Public Square, Nashville, Tennessee 37201, on April 19, 2013, and United Guaranty Residential Insurance Company of North America being the highest bidder thereof, became the purchaser of said property. United Guaranty Residential Insurance Company of North America transferred its bid to Robert S. Hite (hereinafter "Grantee") for the sum of Seventy-Two Thousand ($72,000.00) Dollars.

NOW, THEREFORE, Dudley A. Cheadle, in his capacity as Substitute Trustee, and not otherwise, for and in consideration of a premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to the Grantee, its successors, heirs and assigns, certain real property located in Davidson County, Tennessee, more particularly described as follows:

Davidson County, Tennessee, a complete description of which can be found in Instrument Number 20000919-0093104 in the Register's Office for Davidson County, Tennessee. Also rec attached Exhibit A

Property address: 2034 Hickory Hill Lane, Hermitage, Tennessee 37076, Map-Parcel No. 074 16 0 157.00.

This conveyance is made subject to the following:

1. Any and all liens against the property for unpaid property taxes.

2. Any and all other prior liens, claims, encumbrances, easements, and all other matters of record including but not limited to the priority of any fixture filing.

TO HAVE AND TO HOLD the aforesaid property free from all legal, equitable and statutory rights of redemption, exemptions of homestead, dower and rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has power to convey the same, but subject to the matters set forth herein. Subject to such matters set forth herein, Dudley A. Cheadle, as Substitute Trustee, and not otherwise, warrants the title to said property to the Grantee, its successors, heirs and assigns, against the lawful claims of all persons claiming by, through or under him, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on the 1st day of May, 2013.

DUDLEY A. CHEADLE
Substitute TRUSTEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Dudley A. Cheadle, Substitute Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at Nashville, Tennessee, this 1st day of May, 2013.

Notary Public

My Commission Expires: 11-4-13

FRANCES A. BARTON
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires November 4, 2013

EXHIBIT A

BEING Lot No. 20, Section 1, Stones River Estates, as shown by plat of record in Plat Book 2900, page 139, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Being the property conveyed to Robert S. Hite by Substitute Trustee's Deed from _____ of record in Instrument No. _____, Register's Office Davidson County, Tennessee.