BILL GARRETT, Davidson County
Trans:T20130039837 DEEDTRS
Recvd: 05/13/13 14:18 2 pgs
Fees:13.00 Taxes:373.21
20130513-0048169

ADDRESS OF NEW OWNER	SEND TAX BILLS TO:	MAP/PARCEL NO.
Sumner Bank & Trust P. O. Box 729 Gallatin, TN 37066	Same	Map & Parcel 09203018500

THIS INSTRUMENT PREPARED BY: Oldham & Dunning, LLC, 109 Public Square, Gallatin, TN 37066 (615) 452-1001.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 30, 2008, of Record in Instrument No. 20090108-0001904, Register's Office of Davidson County, Tennessee, ROBERT STEWART, UNMARRIED, conveyed to RICHARD HUTCHINSON, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on March 8, 2013, at on or about 10:00 a.m. at the South main door of the Davidson County Courthouse, One Public Square, Nashville, Tennessee; and postponed by announcement pursuant to TCA Section 35-5-101 and rescheduled for May 8, 2013, at 10:00 a.m. at South main door of the Davidson County Courthouse, One Public Square, Nashville, Tennessee and,

WHEREAS, at the time and place mentioned above, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to SUMNER BANK & TRUST (hereinafter referred to as "Grantee") for the sum of $100,867.97, that being the highest and best bid offered; and,

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Grantee, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, BRUCE N. OLDHAM, SUBSTITUTE TRUSTEE, having been appointed as Substitute Trustee in Instrument No. 20130208-0013389, Register's Office of Davidson County, Tennessee, does hereby grant, bargain, sell and convey to the said Grantee, his/her/its heirs, successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Davidson County, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 29, on the Plan of Subdivision of Lot No. 3 Harding Lytle Tract, of record in Book 547, Page 72, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Robert Stewart by deed from D.M. Curtis, as Trustee for Morena Benefits Trust, dated December 30, 2008, recorded in Instrument No. 20090108-0001903, Register's Office for Davidson County, Tennessee.

Property address: 2210 Morena Street, Nashville, TN 37208, Davidson County, Tennessee. In the event of any discrepancy between the property address and the legal description, the legal description shall control.

The above description is taken from prior deed of record.

Subject to any unpaid taxes, prior liens, easements and restrictions. Grantee will be responsible for payment of all back taxes and rollback taxes, if any. This property is sold "as is, where is" with no warranties, express or implied, as to the condition of the property or the suitability of the property for any particular purpose.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining to Grantee his/its heirs, successors and assigns, in fee simple forever, to whom the said BRUCE N. OLDHAM, SUBSTITUTE TRUSTEE, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through, or under him as such Substitute Trustee, but not further or otherwise. The Substitute Trustee expressly disclaims any warranties concerning any matters that an accurate survey of the premises might disclose, including boundaries, amount of acreage, rights of parties in possession, encroachments, and easements, as well as any other matters not expressly provided herein.

IN WITNESS WHEREOF, the said BRUCE N. OLDHAM, SUBSTITUTE TRUSTEE, has hereunto set his hand and seal on May 8, 2013.

BRUCE N. OLDHAM
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SUMNER

On May 8, 2013 before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared the within named bargainor, BRUCE N. OLDHAM, as 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 and Notarial Seal at office the day and year above written.

SUE H. DUNNING NOTARY PUBLIC LARGE SUMNER CO., TENN.

NOTARY PUBLIC
My Commission Expires: 5/24/16

STATE OF TENNESSEE
COUNTY OF SUMNER

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, that the actual consideration for this transfer or value of the property transferred, whichever is greater is $100,867.97, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

BRUCE N. OLDHAM

SUBSCRIBED and sworn to before me on May 8, 2013.

SUE H. DUNNING NOTARY PUBLIC LARGE SUMNER CO., TENN.

NOTARY PUBLIC
My Commission Expires: 5/24/16