THIS INSTRUMENT PREPARED BY:

Johnson & Freedman, LLC
1587 Northeast Expressway
Atlanta, Georgia 30329

BILL GARRETT, Davidson County
Trans:T20130056734 DEEDTRS
Recvd: 07/03/13 11:20 5 pgs
Fees:27.00 Taxes:0.00
20130703-0068871

RETURN TO:

Nationwide Trustee Services, Inc.
400 Northridge Road Suite 700- MC- 7
Sandy Springs, Georgia 30350

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 4, 2008, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 20080212-0013924 ("Deed of Trust"), Cynthia Perez and Guadalupe Perez conveyed to Joseph B. Pitt Jr., as Trustee, in the amount of $118,379 payable to National City Mortgage a division of National City Bank 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, PNC Bank, National Association, being the holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at Instrument No. 20130419-0039113 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, pursuant to Tenn. Code Ann. § 35-5-117, 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 Note and 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 Tennessee and the terms and provisions of said Deed of Trust on 03/15/2013, 03/22/2013, 03/29/2013, in The Nashville Ledger, by which advertisement the sale was held on April 25, 2013, at the corner 6th & Broadway at Bridgestone Arena of the Davidson County, Nashville, Tennessee; and

WHEREAS, State Tax Lien(s) have been filed by the Tennessee Department of Revenue against the subject property in the Register's Office of Davidson County, Tennessee, at Instrument No. T20090427-0037617. Notice of the sale was given to the State of Tennessee pursuant to T.C.A. 67-1-1433(b)(1) and a copy is attached hereto as Exhibit "A". The response of the State of Tennessee is attached hereto as Exhibit "B". The property is subject to the right of the State of Tennessee to redeem pursuant to T.C.A. 67-1-1433(c)(1).

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 PNC Bank, National Association, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $122,536.36; and

WHEREAS, the holder of the debt has assigned its interests in the said property to the PNC Bank, National Association, his/her successors and assigns; and

WHEREAS, the holder of said debt for which the 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 PNC Bank, National Association 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 the **Secretary of Housing and Urban Development**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

All that certain parcel of land situated in the County of Davidson, State of Tennessee, being known and designated as Lot No. 75, on the plan of Jamestown Estates, Section 3, as shown on plat of record in Plat Book 6900, Page 866, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property as conveyed from LuAnn M. Adams Hees to Cynthia Perez, as described in Instrument# 20041102-0131817, dated 10/29/2004, recorded 11/02/2004 in Davidson County Records.

Tax ID: 150 10 0232.00

The last recorded Warranty Deed was filed of record at Instrument Number 20041102-0131817 in the Register's Office of Davidson County, Tennessee.

If the original sale date was postponed, such sale was postponed in accordance with the provisions of T.C.A. 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**, its 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 25th day of April, 2013.

Nationwide Trustee Services, Inc.
Substitute Trustee
By: Leon Watts
Title: Authorized Signor

STATE OF GEORGIA

COUNTY OF FULTON

On this 25th day of April, 2013, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Leon Watts, 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 Authorized Signor 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.

Notary Public

My Commission Expires: 3/30/17

MARY C NESBY
NOTARY PUBLIC
MY COMMISSION EXPIRES
MARCH 30, 2017
DEKALB COUNTY, GEORGIA

NO TAX – GOVERNMENTAL AGENCY

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File No. 14613
Property Address: 3704 Lake Towne Dr, Antioch, TN 37013
Tax Parcel ID No.: 15010023200

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

Affiant

Subscribed and sworn to before me this 25th day of April, 2013

Notary Public

MARY C NESBY
NOTARY PUBLIC
MY COMMISSION EXPIRES
MARCH 30, 2017
DEKALB COUNTY, GEORGIA

CERTIFIED

NATIONWIDE TRUSTEE SERVICES, INC.

SUBSTITUTE TRUSTEE
400 NORTHRIDGE ROAD SUITE 700- MC- 7
SANDY SPRINGS, GEORGIA 30350

PHONE: 404-417-4040
FAX: 866-848-1853

EXHIBIT A

[UPS 1Z4X7Y680196294857]
Copy Via Regular Mail

March 8, 2013

Department of Revenue
Tax Enforcement Division
P.O. Box 190665
Nashville, TN 37219-0865

RE: Notice of State Tax Lien

File No.	**14613**
Borrower(s):	**Cynthia Perez and Guadalupe Perez**
Property Address:	**3704 Lake Towne Dr**
	Antioch, TN 37013

Dear Sir(s) and/or Madam(s):

I am writing to advise you in accordance with T.C.A. 67-1-1433 that PNC Bank, National Association has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on April 11, 2013. Enclosed is a copy of the Substitute Trustee's Notice, which is being published in the Davidson County legal newspaper. The recording information for the Deed of Trust, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that 1 state tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy(ies) of the specific state tax lien(s) found; said lien(s) were recorded in Instrument No. T20090427-0037617.

We are not certain that the parties named in the state tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Guadalupe Antonio Perez

The unpaid principal balance of the loan against the above-referenced property is approximately $110,784.77. Interest through the sale date is approximately $4,319.47. Costs and attorneys' fees associated with the sale should be approximately $2,500.00.

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return in the enclosed self-addressed stamped envelope. If you should have any questions about this matter, please do not hesitate to contact this office.

Respectfully,
Nationwide Trustee Services, Inc.

Enclosures
cc: PNC Bank, National Association

File No.: 14613

EXHIBIT B

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
REVENUE ENFORCEMENT DIVISION
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

April 3, 2013

Substitute Trustee
Nationwide Trustee Services, Inc.
400 Northridge Road Suite 700-MC-7
Sandy Springs, GA 30350

Re: Foreclosure Sale of Property Owned by: **Guadalupe Antonio Perez**
Entity Number: **MVE B032866**
Your Info: File#14613 Cynthia Perez and Guadalupe Perez

This is in reference to your letter dated March 8, 2013 concerning a foreclosure sale of property owned by the above-captioned taxpayer(s).

Your letter **does** comply with the provisions of T.C.A. § 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties and interest due the Department of Revenue must be remitted to the State of Tennessee. Excess proceeds, if any, should be sent to the attention of the Special Procedures Unit at P.O. box 190665 Nashville, TN 37219-0665. The amount of taxes, penalties and interest that is due as of **April 11, 2013** is **$3,214.00**. *(Please be advised that if the scheduled sale is cancelled or postponed for any reason, notice must be submitted in writing if the sale is to be continued).*

After the sale, (and within 15 days), please furnish me with **an accounting of the sale** (form enclosed), and I will release the State's tax lien on the property sold. If the sale is canceled, please advise this office with a brief explanation. I trust that this has answered your letter, but if not, please let me know.

Lori S. Fernandez, Account Technician I
Special Procedures Section
Revenue Enforcement Division
Tennessee Department of Revenue

SP/bt
c: *file*