**THIS INSTRUMENT PREPARED BY:**

Johnson & Freedman, LLC
1587 Northeast Expressway
Atlanta, Georgia 30329
(770) 234-9181

BILL GARRETT, Davidson County
Trans:T20130071844 DEEDTRS
Recvd: 08/20/13 12:07 2 pgs
Fees:12.00 Taxes:0.00
20130820-0087660

**RETURN TO:**
Nationwide Trustee Services, Inc.
400 Northridge Road Suite 700- MC- 7
Suite 1100
Sandy Springs, Georgia 30350

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated January 11, 2010, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 20100211-0010905 ("Deed of Trust"), Martin T Owens and Gaylene Michelle Owens aka Gaylene M. Owens conveyed to Limestone Title & Escrow, LLC, as Trustee, in the amount of $154,086 payable to Mortgage Electronic Registration Systems, Inc. as nominee for Numerica Mortgage, LLC 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, Bank of America, N.A., being the holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at Instrument No. 20120828-0077466 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 08/03/2012, 08/10/2012, 08/17/2012, in Davidson AM, by which advertisement the sale was held on August 30, 2012, at the corner 6th & Broadway at Bridgestone Arena of the Davidson County, Nashville, Tennessee; and

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 Bank of America, N.A., being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 186,134.08; and

WHEREAS, the holder of the debt has assigned its interests in the said property to the Secretary of Housing and Urban Development, Washington, D.C., 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 Bank of America, N.A. 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 said **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

> Land in Davidson County, Tennessee, being Lot No. 257 on the Plan of The Country, Section 7-A, of record in Plat Book 6250, Page 308, Register's Office for said County, to which reference is made for a more complete description. Being the same property conveyed to Martin T. Owens by deed from Richard M. Smith and Amy D. Smith, dated 2/4/2000 and filed for record on 2/10/2000, of record in Instr No. 200002100013637. Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Instrument No. 200002100013637 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**, Washington, D.C., his 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 30th day of August, 2012.

Nationwide Trustee Services, Inc.
Substitute Trustee
By: Christian Mayer
Title: Assistant Vice President

STATE OF GEORGIA

COUNTY OF FULTON

On this 30th day of August, 2012, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Christian Mayer, 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 Assistant Vice President 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.

ROBIN WALKER NOTARY EXPIRES GEORGIA FEB. 28, 2014 PUBLIC DeKALB COUNTY

Notary Public

My Commission Expires: _____

**NO-TAX GOVERNMENTAL AGENCY**
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File No. 1369412
Property Address: 3437 Country Ridge Drive, Antioch, TN 37013
Tax Parcel ID No.: 150-08-0-028.00

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

ROBIN WALKER NOTARY EXPIRES GEORGIA FEB. 28, 2014 PUBLIC DeKALB COUNTY