This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
1800 HAYES STREET
NASHVILLE, TN 37203
PARCEL ID 042 03 0 040.00
909 N. GRAYCROFT AVE
MADISON, TENNESSEE 37115

NO MORTGAGE
New Owner - Send Tax Bills:
TENNESSEE HOUSING DEVELOPMENT AGENCY
502 DEADERICK STREET
THIRD FLOOR
NASHVILLE, TENNESSEE 37243

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **APRIL 15, 2010, DAVID W. KIOUS,** was named Trustee in a Deed of Trust of even date executed by **SETH S. LOWE AND RENEE A. LOWE, HUSBAND AND WIFE** conveying to them as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$115,862.00** principal, said Deed of Trust being recorded in **INSTRUMENT NO. 20100420-0029848,** in the Register's Office for **DAVIDSON** County, Tennessee; and

If applicable the notice required by T.C.A. 35-5-101 et seq. having been met and whereas, **J. PHILLIP JONES AND/OR JESSICA D. BINKLEY,** either of whom may act, was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20140905-0081319,** in the Register's Office for **DAVIDSON** County, Tennessee; I, **JESSICA D. BINKLEY,** Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely of: **SEPTEMBER 19, 2014/ SEPTEMBER 26, 2014/ OCTOBER 3, 2014** in **DAVIDSON/WILSON ZONE,** a newspaper of general circulation in **DAVIDSON** County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on **THURSDAY, OCTOBER 23, 2014 AT 10:00 A.M., AT THE FRONT ENTRANCE OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, NASHVILLE, DAVIDSON COUNTY, TENNESSEE,** I, **JESSICA D. BINKLEY,** individually or by and through his agent, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time **TENNESSEE HOUSING DEVELOPMENT AGENCY,** submitted the highest and best bid in the amount of **$99,060.00 .**

NOW THEREFORE, in consideration of the premises, I, **JESSICA D. BINKLEY,** Substitute Trustee, do hereby sell, transfer and convey to **TENNESSEE HOUSING DEVELOPMENT AGENCY,** its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 44, ON THE PLAN OF PRIMROSE ACRES, OF RECORD IN BOOK 2663, PAGES 106 AND 107, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

SUBJECT TO ALL EASEMENTS, RESTRICTIVE COVENANTS AND CONDITIONS, AND OTHER MATTERS OF RECORD, INCLUDING ALL ITEMS SET OUT ON THE APPLICABLE PLAT OF RECORD.

BEING THE SAME PROPERTY CONVEYED TO SETH S. LOWE AND WIFE, RENEE A. LOWE, BY WARRANTY DEED DATED APRIL 15, 2010, OF RECORD IN INSTRUMENT NO. 20100420-0029847, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 909 N. GRAYCROFT AVE, MADISON, TENNESSEE 37115.

BILL GARRETT, Davidson County
Trans: T20140080905 DEEDTRS
Recvd: 10/27/14 16:06 2 pgs
Fees: 12.00 Taxes: 0.00
20141027-0099063

I, **JESSICA D. BINKLEY,** Substitute Trustee, convey to **TENNESSEE HOUSING DEVELOPMENT AGENCY,** all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at Nashville, Tennessee, on **OCTOBER 23, 2014.**

Jessica D. Binkley, Substitute Trustee

JESSICA D. BINKLEY
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, **JESSICA D. BINKLEY**, 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 and official seal at office at Nashville, Tennessee on **OCTOBER 23, 2014.**

Melissa Gawthorp

Notary Public

My Commission Expires: 4/18/15

MELISSA GAWTHORP STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater of this transfer is **$99,060.00.**
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY

Jessica D. Binkley

Affiant

Subscribed and sworn to before me, this **23RD day of OCTOBER, 2014.**

Melissa Gawthorp

Notary Public
My Commission Expires: 4/18/15

MELISSA GAWTHORP STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY

RETURN TO:
J. PHILLIP JONES
1800 HAYES STREET
NASHVILLE, TN 37203