This Instrument Prepared By:
Kelly H. Bechard, Associate Counsel
Ascend Federal Credit Union
Post Office Box 1210
Tullahoma, TN 37388

Owner and Tax Responsibility
Ascend Federal Credit Union
Post Office Box 1210
520 Airpark Drive
Tullahoma, TN 37388

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Map 119-15; Parcel 44.00

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BILL GARRETT, Davidson County
Trans:T20140083661 DEEDTRS
Recvd: 11/05/14 14:34 2 pgs
Fees:12.00 Taxes:0.00

20141105-0102323

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by deed of trust dated July 22nd, 2004, recorded as Instrument No. 20040727-0089483, Register's Office, Davidson County, Tennessee, Joann Pertuset and husband, Vernon E. Pertuset conveyed to Caren C. Gabriel, Trustee, the hereinafter described real estate to secure a certain promissory note dated July 22nd, 2004 executed by Vernon Pertuset in the amount of $99,000.00, evidenced by the promissory note being incorporated by reference in said deed of trust, and, assumed by Joann Pertuset on August 4th, 2006, recorded as Instrument No. 20060818-0102133, Register's Office, Davidson County, Tennessee.

WHEREAS, default was made in the payment of said note and the owner and holder thereof having directed the undersigned Substitute Trustee (see Appointment of Substitute Trustee, recorded as Instrument No. 20140212-0012577, Register's Office, Davidson County, Tennessee) to sell said property, as provided by said deed of trust, I, Kelly H. Bechard, Substitute Trustee, did cause said real estate to be advertised for sale in accordance with the terms and provisions of said deed of trust, advertising that said property would be sold at 11:30 a.m., on April 11th, 2014, at the Register of Deeds Office, Northwest Entrance, 6th and Broadway, Nashville, Davidson County, Tennessee, to the highest, best and last bidder for cash in bar of all equities of redemption, statutory right of redemption, homestead, dower and all other rights and exemptions of every kind, all said exemptions being expressly waived in said deed of trust, but subject to the lien of all taxes assessed against the subject property; and at said time and place stated in said Trustee's Notice of Foreclosure and pursuant to said deed of trust and notice, I, Kelly H. Bechard, Substitute Trustee, during legal hours, offered said property for sale at the Register of Deeds Office, Northwest Entrance, 6th and Broadway, Nashville, Davidson County, Tennessee at public outcry; and after receiving competitive bids, sold said property to Ascend Federal Credit Union, at the price of $90,483.01, paid by said Ascend Federal Credit Union, and by crediting said sum on the indebtedness secured by said deed of trust, I, KELLY H. BECHARD, Substitute Trustee, have this day bargained and sold and by these presents do hereby sell, transfer and convey unto said Ascend Federal Credit Union, its successors and assigns, that certain tract or parcel of land, together with the buildings and improvements thereon located, lying and situated in the County of Davidson, state of Tennessee, bounded and described as follows, to-wit:

> Land in Nashville, Davidson County, Tennessee, being Lot No. 39 on the Plan of Southlake, Section Two, of record in book 2083, page 84, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.
>
> Being the same property conveyed to Joann Pertuset by deed of record in Book 11715, page 773, and originally in Deed Book 8187, page 883, Register's Office for Davidson County, Tennessee.

Property address: 3105 Southlake Drive; Nashville, TN 37211.

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to said Ascend Federal Credit Union, its successors and assigns,

in fee simple forever, and in bar of all rights of equity of redemption, but subject to any unpaid taxes assessed against the subject property.

AND I, KELLY H. BECHARD, Substitute Trustee, do hereby transfer, convey and set over to said Ascend Federal Credit Union, all of the covenants and warranties contained in the aforesaid deed of trust, and do hereby warrant the title to said real estate, as fully as I am authorized to do so as Substitute Trustee, but no further or otherwise.

WITNESS MY HAND this 3rd day of November, 2014.

KELLY H. BECHARD, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF COFFEE

Personally appeared before me, the undersigned authority, a Notary Public in and for said State and County, KELLY H. BECHARD, Substitute Trustee, the within named bargainor, with whom I am personally acquainted, and who acknowledged that she executed the forgoing instrument for the purposes therein contained.

WITNESS MY HAND and official seal this 3rd day of November, 2014.

HANNAH CRAZE
STATE OF TENNESSEE NOTARY PUBLIC
COFFEE COUNTY

NOTARY PUBLIC

My Commission Expires: 3/18/2017

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 0.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

AFFIANT

SWORN TO AND SUBSCRIBED before me, this 3rd day of November, 2014.

CARLA L. EMBLEY
STATE OF TENNESSEE NOTARY PUBLIC
COFFEE COUNTY

NOTARY PUBLIC

My Commission Expires: 1/20/15

GRANTEE IS A FEDERALLY CHARTERED CREDIT UNION AND IS EXEMPT FROM THE PAYMENT OF TRANSFER TAX PURSUANT TO 12 UNITED STATES CODE SECTION 1768.