This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
1800 HAYES STREET
NASHVILLE, TN 37203
PARCEL ID: 163 16 0A 191.00
1628 CARDIGAN WAY
ANTIOCH, TENNESSEE 37013

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

BILL GARRETT, Davidson County
Trans:T20150014013 DEEDTRS
Recvd: 02/26/15 09:25 2 pgs
Fees:12.00 Taxes:0.00
20150226-0016481

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **JULY 2, 2009, CRAIG ALLEN LANE,** was named Trustee in a Deed of Trust of even date executed by **NATALIE R. COWANS (A/K/A NATALIE RACHELLE COWANS) AN UNMARRIED WOMAN,** conveying to them as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $90,784.00 principal, said Deed of Trust being recorded in **INSTRUMENT NO. 20090803-0072245,** 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. 20121231-0120349,** in the Register's Office for **DAVIDSON** County, Tennessee; I, **J. PHILLIP JONES,** 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: **APRIL 4, 2014/ APRIL 11, 2014/ APRIL 18, 2014** in **DAVIDSON A.M.,** 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 **FRIDAY, MAY 2, 2014 AT 3:00 P.M., AND BY PUBLIC ANNOUNCEMENT CONTINUED FRIDAY, JULY 11, 2014 AT 3:00 P.M., AND BY PUBLIC ANNOUNCEMENT CONTINUED TO FRIDAY, SEPTEMBER 5, 2014 AT 3:00 P.M., AND BY PUBLIC ANNOUNCEMENT CONTINUE TO FRIDAY, OCTOBER 17, 2014 AT 3:00 P.M., AND BY PUBLIC ANNOUNCEMENT CONTINUED TO FRIDAY, DECEMBER 12, 2014 AT 3:00 P.M., AND BY PUBLIC ANNOUNCEMENT CONTINUED TO FRIDAY, FEBRUARY 20, 2015 AT 3:00 P.M. ON THE SECOND FLOOR MEZZANINE (ENTER THE FRONT DOOR FACING THE NEW PUBLIC SQUARE PARK) OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE,** I, **J. PHILLIP JONES,** 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 $65,120.00.

NOW THEREFORE, in consideration of the premises, I, **J. PHILLIP JONES,** 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:

BEING UNIT NO. 329 ON THE FINAL PLAT OF PHASE 3-A, PROVINCETOWN, OF RECORD IN INSTRUMENT NO. 20060907-0110570, A REVISION OF INSTRUMENT NO. 20060824-0104715, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO NATALIE R. COWANS, AN UNMARRIED WOMAN BY DEED DATED JULY 2, 2009 OF RECORD IN INSTRUMENT NO. 20090803-0072244 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 1628 CARDIGAN WAY, ANTIOCH, TENNESSEE 37013.

I, **J. PHILLIP JONES**, 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.

J. PHILLIP JONES
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, **J. PHILLIP JONES**, 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 **FEBRUARY 20, 2015.**

Notary Public

My Commission Expires: 10·18·16

JESSICA BINKLEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires October 18, 2016

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater for this transfer is $65,120.00.
TENNESSEE HOUSING DEVELOPMENT AGENCY IS A TAX EXEMPT AGENCY

Affiant

Subscribed and sworn to before me, this **20TH** day of **FEBRUARY, 2015.**

Notary Public
My Commission Expires: 10·18·16

JESSICA BINKLEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires October 18, 2016

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