THIS INSTRUMENT WAS PREPARED BY:
WILKINS AND ADAMS, ATTORNEYS
2210 Crestmoor Road
Nashville, TN 37215

SEND TAX BILLS -- NEW OWNER:
SECRETARY OF HOUSING AND URBAN DEVELOPMENT
16th Floor--One Commerce Place
Nashville, TN 37239
LW-6670 53-16-25

SUBSTITUTE TRUSTEE'S DEED BOOK 5936 PAGE 976

WHEREAS, on the 10th day of March, 1981, J. G. Palmer was named Trustee in a Deed of Trust of even date executed by Ronald D. Scoggins and wife, Rita M. Scoggins, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $31,050.00, principal and interest, at 14.0 % per annum on the unpaid balance, said Deed of Trust being recorded in Book 5721, page 415, in the Register's Office for Davidson, County, Tennessee; and

WHEREAS, Wilkins and Adams, Attorneys, was appointed Substitute Trustee under said Deed of Trust by instrument of record in Book 5921, page 736, in the Register's Office for Davidson County, Tennessee; Wilkins and Adams, Attorneys, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in it 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: August 19, 1982, August 26, 1982, and September 2, 1982, in The Nashville Record, a newspaper published in Davidson County, Tennessee, said sale to be for cash and in bar of equities of redemption, dower and homestead as provided in said Deed of Trust.

PURSUANT to said advertisement on Monday, September 13, 1982, at 11:05 A.M., at the south door of the Courthouse in Davidson County, Tennessee, Wilkins and Adams, Attorneys, 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 hereinabove mentioned equities, as provided in said Deed of Trust, at which time COMMERCE UNION BANK, P. O. Box 2546, Nashville, Tennessee 37219 submitted the highest and best bid in the amount of $34,735.69. Said bid has heretofore been assigned to the SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., HIS SUCCESSORS OR ASSIGNS.

NOW THEREFORE, in consideration of the premises, Wilkins and Adams, Attorneys, Substitute Trustee, does hereby sell, transfer, and convey to SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., HIS SUCCESSORS OR ASSIGNS, in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

LAND in Davidson County, Tennessee, being part of Lot No. 12 on the unrecorded Plan of Hayes Subdivision, described according to a survey made by Harvey Gee, Surveyor, May 4, 1948, and a part of a 10 X 350 foot tract of land lying between said Lot No. 12 and Ray Avenue, described together according to a survey made by John Kohl, dated July 15, 1976, as follows: BEGINNING at a point in the southerly margin of Ray Avenue, said point being 220 feet westerly fron the westerly margin of South Pitts Avenue; thence southerly 70 feet to a point in the southerly line of said Lot No. 12; thence westerly at right angles and with the southerly line of said Lot No. 12, 130 feet to a point, the southwest corner of said Lot No. 12; thence northerly at right angles 70 feet to a point in the southerly margin of said Ray Avenue; thence easterly at right angles and with the margin of the same 130 feet to the point of beginning. BEING the same property conveyed to Ronald D. Scoggins and wife, Rita M. Scoggins by deed from Matthew A. Pionke and wife, Constance L. Pionke of record in Book 5721, page 412, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., HIS SUCCESSORS OR ASSIGNS, forever; and Wilkins and Adams, Attorneys, Substitute Trustee, conveys to SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., HIS SUCCESSORS OR ASSIGNS, all the rights conveyed to it as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as it, as such Substitute Trustee, may lawfully make, all its actions in the premises being solely as Substitute Trustee and not otherwise, under the power vested in it under said Deed of Trust hereinabove referred to and not as an individual.

WITNESS my hand at Nashville, Tennessee, this the 13th day of September, 1982.

WILKINS AND ADAMS, ATTORNEYS
Substitute Trustee

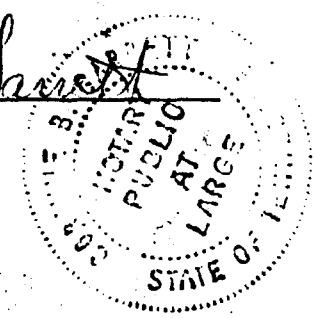
BY: John W. Adams

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 John V. Adams, partner of Wilkins and Adams, Attorneys, the bargainor, with whom I am personally acquainted and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this the 13th day of September, 19 82.

Corinne B. Garrett
NOTARY PUBLIC



My commission expires:

4/12/86

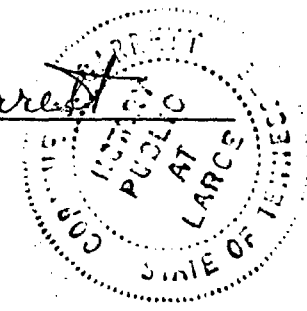
STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $ 34,735.69.

John V. Adams
Affiant

Subscribed and sworn to before me, this the 13th day of September, 1982.

Corinne B. Garrett
NOTARY PUBLIC



My commission expires:

4/12/86

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IDENTIF. REFERENCE

SEP 14 10 47 AM '82

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

$ 0.50

Mail to: jc
Wilkins and Adams, Attys.
2210 Crestmoor Road
Nashville, TN 37215