This instrument prepared by: Mail
William P. Dougan, Attorney at Law
401 Davidson Road, Nashville, TN 37205

Map/ Parcel No. 149/9

Fld. Bk. 2D4-15562

This is improved property at:

4660 Dowdy Dr.
Antioch, TN 37013

SEND TAX BILLS TO:

FEDERAL HOUSING ADMINISTRATION
SINGLE FAMILY PROPERTY DISPOSITION BR.
251 Cumberland Bend Dr., Suite 200
Nashville, TN 37228-1803

OWNER: SHELTON, FRANK & DEBRA HAILEY

MTG. CO. RCR/MDS J-21411

VA/FHA# 483-100257

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer, is $ 73,941.42.

William P. Dougan
Affiant

Subscribed and sworn to before me, this 13th day of October, 1989.

K. D. Bridges
Notary Public

My Commission Expires: 11/21/92

SUCCESSOR TRUSTEE'S DEED BOOK 7961 PAGE 636

Whereas, FRANK A. SHELTON and DEBRA A. HAILEY executed a deed of trust on the 8th day of February, 1985, which was recorded in Trust Deed Book 6492, Page 348, Register's Office of Davidson County, Tennessee, conveying to Phillip E. Hill, Trustee(s), the hereinafter described property to secure payment to PROVIDENT MORTGAGE CORPORATION, a promissory note fully described in said deed of trust; and

Whereas, default has occurred in the payment of said note, and pursuant to the terms and provisions of said note and said Deed of Trust, all of said indebtedness has been declared due and collectible, and RCR SERVICES, INC. dba MORTGAGE DEFAULT SERVICES COMPANY, holder of said note has demanded of the Successor Trustee, appointed by an instrument of record in Book 7783, Page 538, in the Register's Office for Davidson County, Tennessee, the foreclosure of said Deed of Trust for the purpose of paying said note, interest and costs as therein provided.

Whereas, William P. Dougan, as Substitute Trustee, pursuant to the request of the owner of said note, under and by virtue of the powers vested in him as such Substitute Trustee advertised the said real estate as required by the terms of said deed of trust in the Nashville Record, a newspaper published in Davidson County, Tennessee, for sale for cash in bar of the equities of redemption, dower, and homestead, and for the purpose of the payment of said note, interest and costs, and pursuant to said advertisement, on May 30, 1989 at the front door of the Court House in Davidson County, Tennessee, at 12:02 P.M., the said William P. Dougan, 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 equities of redemption, dower and homestead, as provided in said deed of trust; when RCR Services, Inc. dba Mortgage Default Services Co. being the highest and best bidder,

became the purchaser at the price of $ 73,100257 , and

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES, I, William P. Dougan, do at the express direction of RCR SERVICES, INC. dba MORTGAGE DEFAULT SERVICES CO. , transfer and convey as Substitute Trustee, unto The Secretary of Housing and Urban Development, his successors and assigns, Attention: Single Family Property Disposition Branch, 251 Cumberland Bend Dr., Suite 200, Nashville, TN Tennessee, 37228-1803 , in bar of the equities of redemption, dower, and homestead, the following described real estate in the County of Davidson , State of Tennessee, together with all hereditaments and appurtenances appertaining to-wit:

LAND in Davidson County, Tennessee, being Lot No. 57 on the Plan of Hazelwood Subdivision, Section 10, of record in Book 3842, Page 232, of the Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and detailed description of said lot.

BEING the same property conveyed to Frank A. Shelton and Debra A. Hailey by deed of record in Book 6492, Page 345, said Register's Office.

74394

IDENTIF. REFERENCE

OCT 17 8 40 AM '89

FELIX Z. WILSON REGISTER DAVIDSON COUNTY, TN.

6152 10/17 0101 03CHECK 6.00

TO HAVE AND TO HOLD THE same unto the said Secretary of Housing and Urban Development, Attention: Single Family Property Disposition Branch, 251 Cumberland Bend Dr., Suite 200, Nashville, TN 37228-1803 , its successors and assigns, forever

William P. Dougan covenants as Substitute Trustee that he has full power and lawful authority to sell and convey the said real estate as herein set out; that the deed of trust recited that the title thereto was clear, free and unencumbered as of its date; and he will forever warrant the same against the lawful claims of any and all persons holding by, through or under him, but these covenants and warranties are by him as Substitute Trustee and not otherwise; and said property was sold and is hereby conveyed subject to all unpaid taxes, assessments and tax liens.

IN WITNESS WHEREOF, William P. Dougan, Substitute Trustee, has hereunto set his hand on this 13th day of October , 1989 .

William P. Dougan
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 13th day of October , 1989 , before me personally appeared William P. Dougan, Substitute Trustee, to me known and acknowledged the execution of same to be his free act and deed, and for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunder set my hand and seal.

NOTARY PUBLIC

My Commission Expires: 11/21/92

K. L. Borgers
Notary Public