THIS INSTRUMENT PREPARED BY AND RETURN TO:
LAW OFFICES OF SHAPIRO & KIRSCH
P.O. BOX 241155
MEMPHIS, TN 38124-1155

Tennessee FHA

Name: Deborah Jenkins
S&K#: 89-7-468
FHA #: 483130379203
Loan#: 02-41-39514

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 22, 1987, recorded in Book 7249, Page 590, in the Register's Office of Davidson County, Tennessee, Deborah Hallis Jenkins, unmarried conveyed to Edward Seddon, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 7890, Page 92, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on Wednesday, January 17, 1990, at 10:00 a.m. and at that time the sale was adjourned to February 22, 1990, at 10:00 a.m. at the Davidson County Courthouse in Nashville, Tennessee; and,

WHEREAS, at the time and place aforementioned, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to Victoria Mortgage Company, whose address is P.O. Box 34777, San Antonio, TX 78217, at and for the sum of $86,079.40, that being the highest and best bid offered; and,

WHEREAS, the said Victoria Mortgage Company has assigned its interests in the said property to Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Victoria Mortgage Company, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

Being Lot No. 30-A, Zone Lot Division Lots 30 and 31 Hunters Point Subdivision of record in Plat Book 6250, Page 774 amending Plat Book 5200, page 736, Register's Office Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 7249, Page 590, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7249, Page 587, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, easements and restrictions.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on Thursday, February 22, 1990.

Joe M. Kirsch, Substitute Trustee

8359 04/05 0101 03CHECK 6.00

STATE OF TENNESSEE
COUNTY OF SHELBY

On Thursday, February 22, 1990, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year above written.

Shannon Naugher
Notary Public

SHANNON NAUGHER NOTARY PUBLIC SHELBY COUNTY, TN. EXP. DEC. 6, 1991

NO TAX

PROPERTY ADDRESS: 5170 Hunters Point Lane, Hermitage, TN 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
Cumberland Bend Office Center
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228-1803
ATTENTION: Single Family Property Disposition Branch

S & K File #89-7-468

16518

IDENTIF. REFERENCE

APR 5 9 39 AM '90

DAVIDSON COUNTY TN.