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

Name: Terence A. Clemmons
S&K#: 89-5-326
FHA #: 483-1433383-796
Loan#: 458343-1

## SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 1, 1988, recorded in Book 7486, Page 103, in the Register's Office of Davidson County, Tennessee, Terence A. Clemmons and Terrilyn B. Clemmons, Husband and wife conveyed to Stephen R. Josleyn, 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 7492, Page 985, 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, November 29, 1989 at the Davidson County Courthouse in Nashville, Tennessee, at 11:00 a.m.; and,

WHEREAS, at the time and place mentioned in said advertisement, 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 Cenlar Federal Savings Bank, whose address is P.O. Box 19077, Jacksonville, Florida, 32245-9077, at and for the sum of $76,037.98, that being the highest and best bid offered; and,

WHEREAS, the said Cenlar Federal Savings Bank 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 Cenlar Federal Savings Bank, 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 Madison, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 20A of the Zone Lot Division of Lots 1 thru 10, 15 thru 24 and 51 thru 60 Heritage Place, as of record in Plat Book 6250, Page 632, Register's Office for said County, to which reference is made for a more complete description.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 7486, Page 103, Register's Office of 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 November 29, 1989.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On November 29, 1989, 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 that in and who executed the foregoing instruments, and acknowledged that he executed the same as Substitute Trustee and his free act and deed.

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

Notary Public

BRENDA C. SPICER
Notary Public
Shelby County, Tennessee
My Commission Expires July 16, 1992

NO TAX

PROPERTY ADDRESS: 537 Amquiwood Court, Madison, TN 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Secretary of Housing and Urban Development
Cumberland Bend Office Center
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228-1803

ATTENTION: Single Family Property Disposition Branch

S & K FILE # 89-5-0326

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IDENTIF. TREFERENCE

APR 11 9 51 AM '90

DAVIDSON COUNTY TN.

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