109-1-29

Tennessee FHA

Steven Howard
City #487172-3
FHA #483-1340725-703

SUBSTITUTE TRUSTEE'S DEED BOOK 8190 PAGE 946

WHEREAS, by Deed of Trust dated April 13, 1987, and recorded in Book 7209, Page 58, in the Register's Office of Davidson County, Tennessee, Steven D. Howard and wife Mikala M. Howard, conveyed to Stephen R. Josleyn Trustee(s), 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 Book 8061, Page 230 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 said Deed of Trust by which advertisement the sale was appointed to be held on the 21st day of August, 1990, at the main south door of the Courthouse, of Davidson County, Tennessee; 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 City Savings Bank, FSB, a corporation, whose address is P.O. Box 6921, Somerset, New Jersey 08875-6921 at and for the sum of Fifty-seven thousand five hundred eighty and 00/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said City Savings Bank, FSB has assigned its interests in the said property to The Secretary of Housing and Urban Development of 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 City Savings Bank, FSB of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in, County of Davidson, State of Tennessee, to-wit:

LAND in Davidson County, Tennessee being Lot No. 125 on the Plan of Larchwood Section two, as of record in Book 5200, Pages 57, 58, and 59 Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate legal description.

Steven D. Howard and Mikala M. Howard obtained title to the above reference, real estate by Deed of record in Book 7209, Page 55, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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 The Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	$ 6.00
Publication Expense	261.00
Attorney's Fees and Trustee's Fees	500.00
Credit on Note	56,813.00
	$57,580.00

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has hereunto set his hand and seal this 21st day of August, 1990.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 21st day of August, 1990, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss, 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.

NOTARY PUBLIC

My Commission Expires: My Commission Expires July 13 1993

NO TAX

PROPERTY ADDRESS
104 Needles Court
Nashville, TN 37214

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal Housing Administration
200 Jefferson Avenue
Suite 1200
Memphis, Tennessee 38103
Attn: Loan Management

THIS INSTRUMENT PREPARED BY:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991

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