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

Tennessee FHA

Name: Lawrence Rafferty
S&K#: 89-6-394
FHA #: 483-1350946-703
Loan#: 2205685

## SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 4, 1987, recorded in Book 7265, Page 228, in the Register's Office of Davidson County, Tennessee, Lawrence R. Rafferty, Unmarried conveyed to R. Conner McAllister, 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 7961, Page 143, 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, August 29, 1990 at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 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 Security Savings & Loan Association, whose address is c/o Bailey Mortgage Company, P.O. Box 1389, Jackson, MS 39215-1389, at and for the sum of $51,737.00, that being the highest and best bid offered; and,

WHEREAS, the said Security Savings & Loan Association 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 Security Savings & Loan Association, 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

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now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee being Lot No. 234 on the Plan of Highlands of Tulip Grove Section 3 as of record in Book 4675, Page 140, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate legal description.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 7265, Page 228, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 6207, Page 525, 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 Wednesday, August 29, 1990.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

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On Wednesday, August 29, 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.

Notary Public

SHANNON NAUGHER NOTARY PUBLIC EXP. DEC. 6, 1993 SHELBY COUNTY, TN

NO TAX

PROPERTY ADDRESS: 121 Belguim Court, 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 #89-6-394

075-11-106