TENNESSEE FHA

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

NAME: Harry E. Williams, Jr. and Dessie D. Williams and James K. Roussel
S&K#: 91-0713
LOAN#: 7434145
FHA#: 483-1219400

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 17, 1987, recorded in Book 7175, Page 924, and re-recorded in Book 7475, Page 715, Register's Office of Davidson County, Tennessee, Harry E. Williams, Jr. and wife, Dessie D. Williams and James K. Roussel, 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 8350, Page 272, and re-recorded in Book 8382, Page 976, 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, SEPTEMBER 25, 1991**, 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 Government National Mortgage Association, whose address is c/o Bowest Corporation, 3300 N. Torrey Pines Court, La Jolla, CA 92037, at and for the sum of $72,247.88, that being the highest and best bid offered; 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 Government National Mortgage 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 Government National Mortgage Association, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Whites Creek, County of Davidson, State of Tennessee, to-wit:

Described land in Davidson County, Tennessee, being Lot No. 57A of the Zone Lot Division of Lots 55, 56, 57 and 58, Deer Meadows, Phase Two, as of record in Plat Book 6250, Page 703, Register's Office for said County, to which reference is made for a more complete description.

This legal description is identical with that in Deed recorded in Book 7175, Page 924, and re-recorded in Book 7475, Page 715, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 7175, Page 924, and re-recorded in Book 7475, Page 715, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7175, Page 921, Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

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 Government National Mortgage Association, its 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, September 26, 1991.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On Thursday, September 26, 1991, 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.

My Commission Expires 8-8-95

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 734 Flintridge Drive, Whites Creek, TN 37189

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Government National Mortgage Association
c/o Bowest Corporation
3300 N. Torrey Pines Court
La Jolla, CA 92037

S & K # 91-0713

4650 09/27 0101 03CHECK 6.00

Map & Parcel - 49-15-65

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IDENTIFICATION REFERENCE

SEP 27 1 47 PM '91

MAR FEE