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

BOOK 8683 PAGE 935

TENNESSEE FHA

NAME: William E. Duffel, Jr. and Beverly Cosby Duffel
S&K#: 92-0306
LOAN#: 306327
FHA#: 483-1342956-703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 30, 1987, recorded in Book 7290, Page 581, Register's Office of Davidson County, Tennessee, William E. Duffel, Jr. and wife, Beverly Cosby Duffel, conveyed to David R. Wilson, 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 8609, page 362, 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, JULY 22, 1992**, 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 Standard Federal Savings Bank, Westview Corporate Campus, 5280 Corporate Drive, Frederick, Maryland 21701 at and for the sum of $92,900.10, 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, First Financial Title Agency of Tennessee, Inc., 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 Hermitage, County of Davidson, State of Tennessee, to-wit:

Described land in Davidson County, Tennessee, being Lot Number 15 on the Plan of Bret Ridge, of record in Plat Book 6900 at page 121, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

This legal description is identical with that in Deed recorded in Book 7290, Page 581, 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 7290, Page 581, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7290, page 578, 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 First Financial Title Agency of Tennessee, Inc., Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under it, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said First Financial Title Agency of Tennessee, Inc., Substitute Trustee, has hereunto set its hand and seal on Wednesday, July 22, 1992.

FIRST FINANCIAL TITLE AGENCY OF TENNESSEE, INC.

Joe M. Kirsch, President

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Joe M. Kirsch with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the president of First Financial Title Agency of Tennessee, Inc., the within named bargainor, a corporation, and that he as such president executed the foregoing instrument for the purposes therein contained signing the name of the corporation by himself as president.

WITNESS my hand and Notarial Seal at Office the 22nd day of July, 1992.

My Commission Expires 2-13-95

Debbie J. Hearn
Notary Public

DEBBIE J. HEARN NOTARY PUBLIC AT LARGE TENNESSEE

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 1209 Jackson's View Road, Hermitage, TN 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Government National Mortgage Association
c/o Standard Federal Savings Bank
Westview Corporate Campus
5280 Corporate Drive
Frederick, MD 21701

S & K # 92-0306

Map & Parcel - 86-7-A-15CO

0813 07/24 0101 03CHECK 8.00

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IDENTIF. TREFERENCE

JUL 24 2 15 PM '92

FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY TN.