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

Tennessee FHA

Name: C. Victoria Hallman
S&K#: 92-1111
FHA #: 483-1106832-734
Loan#: 765589

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 4, 1986, recorded in Book 6825, Page 183, Register's Office of Davidson County, Tennessee, C. Victoria Hallman, unmarried conveyed to J. R. Cannon, 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 8722, Page 236, 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 11, 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 Standard Federal Savings Bank, whose address is Westview Corporate Campus, 5280 Corporate Drive, Frederick, MD 21701, at and for the sum of $70,923.66, that being the highest and best bid offered; and,

WHEREAS, the said Standard 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 Standard 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 Nashville, County of Davidson, State of Tennessee, to-wit:

Described property in Davidson County, Tennessee, being a certain Condominium Apartment, being Unit No. 120 on the plan of Willow Pointe, a Horizontal Property Regime, as established by the Exhibit "A" to the Master Deed, of record in Book 6772, page 257, Register's Office for said County, which plan and record thereof are incorporated herein and made a part hereof by reference.

This legal description is identical with that in Deed recorded in Book 6825, Page 183, 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 6825, Page 183, Register's

Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 6825, Page 180, 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 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 11, 1992.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 11th day of November 1992, 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

TIFFANY STERLING
NOTARY AT LARGE
SHELBY COUNTY, TN
My Commission Expires 8-26-96

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 120 Willow Point, Nashville, Tennessee 37221

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 #92-1111

Map & Parcel - 142-7-A-120CO

6921 5.

IDENTIFICATION REFERENCE

DEC 1 1 39 PM '92

REGISTER'S OFFICE
DAVIDSON COUNTY, TN

MAIL ENV.

6666 12/01 0101 03CHECK 8.00