Owner & Real Property Tax Responsibility: Secretary of Housing & Urban Dev 251 Cumberland Bend Dr.,Ste 200 Nashville, TN 37228	Tax Information: Map: 049-16-0-A-030.00 Group: Parcel: Control Map:
This instrument prepared by: Vanessa A. Henry Henry & McCord P. O. Box 538 300 North Jackson St. Tullahoma, TN 37388	

TRUSTEE'S DEED

THIS TRUSTEE'S DEED, made and entered into on this the 6th day of April, 1993, by and between VANESSA A. HENRY, SUBSTITUTE TRUSTEE, First Party, and SECRETARY OF HOUSING AND URBAN DEVELOPMENT, of Washington D.C., his successors and assigns, Second Party.

WITNESSETH

WHEREAS, by Deed of Trust dated the 19th day of December, 1990, of record in the Register's Office of Davidson County, Tennessee, in Book 8264, page 48, EDWARD L. SANDERS and wife, ALFRIDA Y. SANDERS, conveyed to Steven G. Waters, Trustee, the hereinafter described real estate to secure a certain promissory note dated the 19th day of December, 1990, executed by EDWARD L. SANDERS and wife, ALFRIDA Y. SANDERS, in the amount of SIXTY ONE THOUSAND EIGHT HUNDRED SIXTY FOUR and 00/100 DOLLARS ($61,864.00), payable to Tennessee Housing Development Agency, and

WHEREAS, said Deed of Trust provides for the appointment of a Substitute Trustee; and by instrument of record in Book 8862, page 539, Register's Office, Davidson County, Tennessee, Vanessa A. Henry has been duly appointed Substitute Trustee; and

WHEREAS, default was made in the payment of said note and the owner and holder thereof having directed the undersigned Substitute Trustee to sell said property, as provided by said Deed of Trust, I, Vanessa A. Henry, Substitute Trustee, First Party, did cause said real estate to be advertised for sale in the Nashville Record of Nashville, Tennessee, on February 25, March 4 and 11, 1993, in accordance with the terms and provisions of said Deed of Trust, advertising that said property would be sold at 11:15 o'clock a.m.

HENRY & McCORD
ATTORNEYS AT LAW
300 NORTH JACKSON ST.
P.O. BOX 538
TULLAHOMA, TENN.
37388

on April 6, 1993 at the main door at the Courthouse in Nashville, Davidson County, Tennessee to the highest, best, and last bidder for cash, in bar of all equities of redemption, homestead, dower, and all other rights and exemptions of every kind, all of said exemptions being expressly waived in said Deed of Trust but subject to the lien of all taxes assessed against subject property; and at said time and place stated in said Trustee's Notice of Sale of Real Estate, and pursuant to said Deed of Trust and said notice, First Party at 11:15 o'clock a.m. on April 6, 1993, offered said property for sale in front of the main door of the Courthouse in Nashville, Davidson County, Tennessee, at public outcry; and after receiving competitive bids, sold said property to TRANS FINANCIAL BANK OF TENNESSEE, F.S.B., at the price of SIXTY EIGHT THOUSAND SEVEN HUNDRED TEN and 66/100 DOLLARS ($68,710.66) cash, this being the highest, last, and best bid; and TRANS FINANCIAL BANK OF TENNESSEE, F.S.B., thereafter assigned in writing its said bid to Second Party; and said sum of said bid having been paid, the receipt of which is hereby acknowledged.

NOW, THEREFORE, FOR AND IN CONSIDERATION of the premises, First Party has this day bargained and sold and by these presents do hereby sell, transfer, and convey unto the said Secretary of Housing and Urban Development, his successors and assigns, that certain tract or parcel of land situated in Davidson County, State of Tennessee, and being more particularly described as follows:

> Being Lot No. 59 on the Plan of Willow Trace Subdivision, Phase Two, of record in Book 7900, page 46, as amended in Book 8179, page 461, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.
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> Together with an easement across a portion of Lot 58 for the encroachment onto Lot 58 of the residence on Lot 59, which easement is .5 feet in width, running parallel to and along the easterly side line of Lot 58 a distance of approximately 73 feet from the southeasterly corner of Lot 58.
>
> Being the same property conveyed to Edward L. Sanders and wife, Alfrida Y. Sanders, by deed from P & C Building & Development Corporation, a Tennessee corporation, of record in Book 8264, page 45, Register's Office, Davidson County, Tennessee.
>
> Subject to Declaration of Covenants, Conditions and Restrictions of record in Book 7777, page 162, amended in Book 7777, page 180; Book 7843, page 791 and in Book 8023, page 692, Register's Office for said county. Subject to Matters shown on the Plan of record in Book

7900, page 46, as amended in Book 8179, page 461 and subject to Charter of Willow Tract Homeowners Association of record in Book 7762, page 74, Register's Office, Davidson County, TN.

TO HAVE AND TO HOLD the aforesaid real estate unto said Second Party, his successors and assigns, forever, and in bar of all equities of redemption, the statutory right of redemption, homestead, dower, and all other rights or exemptions of every kind.

And I, Vanessa A. Henry, Substitute Trustee, do further covenant and bind myself, my successors and representatives, to warrant and defend the title to said land only as to such title coming through or by me to the said Second Party, his successors and assigns, against the lawful claims of all persons whomsoever.

WITNESS MY HAND this the 6th day of April, 1993.

Vanessa A. Henry

VANESSA A. HENRY
Substitute Trustee
First Party

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, KATHLEEN M. RENWICK, a Notary Public, Vanessa A. Henry, Trustee, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS MY HAND, at office, this the 6th day of April, 1993.

Kathleen M. Renwick 0101 03CHECK 12.00

NOTARY PUBLIC

My Commission Expires: 1/29/95

KATHLEEN M. RENWICK
Notary at Large
State of Tennessee
Commission Expires January 29, 1995

I, or We, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $_____, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

_____
Affiant

Subscribed and sworn to before me this the 6th day of April, 1993.

_____
Notary Public

My Commission Expires:

38025
IDENTIF. ↑ REFERENCE

93 JUL -6 PM 3:52
ELIK Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.