Owner & Real Property Tax Responsibility: Secretary of Housing & Urban Dev 251 Cumberland Bend Dr.,Ste 200 Nashville, TN 37228	Tax Information: Map: 086-14-0-A 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 22nd day of October, 1985, of record in the Register's Office of Davidson County, Tennessee, in Book 6694, page 398, WILLIAM G. WIRT and wife, LISA F. WIRT, conveyed to Warren H. Wild, Jr., Trustee, the hereinafter described real estate to secure a certain promissory note dated the 22nd day of October, 1985, executed by WILLIAM G. WIRT and wife, LISA F. WIRT, in the amount of FIFTY FIVE THOUSAND SEVEN HUNDRED FORTY and 00/100 DOLLARS ($55,740.00), payable to Tennessee Housing Development Agency; and

WHEREAS, the interest of William G. Wirt was quitclaimed to Lisa F. Wirt, now Lisa F. Smith, by Quitclaim Deed of record in Book 7033, page 872, Register's Office, Davidson County, Tennessee; and

WHEREAS, the said Lisa F. Wirt, now Lisa F. Smith, and husband, G. Randall Smith, did convey the property encumbered by said Deed of Trust to Linda M. Garrett by deed of record in Book 7868, page 105, and the indebtedness secured by said Deed of Trust was assumed by Linda M. Garrett in Assumption Agreement of record in Book 7868, page 108, Register's Office for said County; and

WHEREAS, said Deed of Trust provides for the appointment of a Substitute Trustee; and by instrument of record in Book 8862, page

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540, Register's Office of 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 Trustee to sell said property, as provided by said Deed of Trust, I, Vanessa A. Henry, 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 11:00 o'clock a.m. 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 11:00 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 THOUSAND EIGHT HUNDRED EIGHTY EIGHT and 33/100 DOLLARS ($60,888.33) 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 Unit No. 228 on the Plan of Hermitage Meadows Subdivision, Stage Three, of record in Book 6250, page 300, Register's Office for said County, to which said plan reference is hereby made for a complete legal

description.

Being the same property conveyed to Linda M. Garrett by deed from Lisa F. Wirt, now Lisa F. Smith, and husband, G. Randall Smith, of record in Book 7868, page 105, Register's Office for Davidson County, TN.

Subject to Declaration of Covenants, Conditions and Restrictions of record in Book 6034, page 365, Register's Office, Davidson County, TN and amended by instrument of record in Book 7660, page 612; subject to matters shown on the Plan of record in Book 6250, page 300 and subject to easement for the purpose of installing a sewer main and water main, including the right to install, repair and re-install, as granted to First Suburban Water Utility District of record in Book 6716, page 815 of said Register's Office.

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, Substitute 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

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:

[illegible] 16.00

46017
IDENTIF. & REFERENCE

93 JUL 29 AM 11:00

FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.