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

Tennessee FHA

Name: Ronald G. Francis
and wife, Patricia A. Francis
S&K#: 92-1338
FHA #: 483-1464351-703
Loan#: 5490916

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 14, 1988, recorded in Book 7603, Page 52, Register's Office of Davidson County, Tennessee, Ronald G. Francis and wife, Patricia A. Francis conveyed to Phillip Stephen Freeman, 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 8797, Page 892, 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, JANUARY 6, 1993** 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 ITT Bowest Corporation, whose address is 3300 N. Torrey Pines Court, La Jolla, CA. 92037, at and for the sum of $91,691.21, that being the highest and best bid offered; and,

WHEREAS, the said ITT Bowest Corporation 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 ITT Bowest Corporation, 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 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 Hermitage, County of Davidson, State of Tennessee, to-wit:

Described property in Davidson County, Tennessee, being Lot No. 1148 on the Plan of Hermitage Hills Subdivision, Section 9, as of record in Book 3600, page 97, Register's Office for Davidson County, Tennessee.

Said Lot No. 1148 fronts 85.0 feet on the southerly margin of Plantation Drive as measured on a slight curve and runs back between lines measuring 195.00 feet on the easterly line and 152.07 feet on the westerly line to a deadline measuring 117.48 feet thereon.

This legal description is identical with that in Deed recorded in Book 7603, Page 52, 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 7603, Page 52, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7603, Page 49, 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 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 January 6, 1993.

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 this the 6th day of January, 1993.

Notary Public

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

93 FEB 22 PM 1:13 MAIL REV.

20158 IDENTIF. & REFERENCE

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 4019 Plantation Drive, Hermitage, TN 37076

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 #92-1338
Map & Parcel - 75-9-245

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