Stephen Keith Osborne
Loan No. 423440

Name and address of new owner:	Send tax bills:	Prepared by:
Secretary of Housing and Urban Development 251 Cumberland Bend Dr., Suite 200 Nashville, TN 37228-1803	Department of Housing and Urban Development Single Family Property Disposition Branch 251 Cumberland Bend Dr. Suite 200 Nashville, TN 37228-1803	David W. McMackin P.O. Box 198947 Nashville, TN 37219

Map and Parcel No.
108-4-56
03D85708

TRUSTEE'S DEED

WHEREAS, under a Deed of Trust dated March 22, 1989, recorded in Book 7799, page 802, Register's Office, Davidson County, Tennessee, Timothy E. White and Julie B. Fullmer, unmarried persons, conveyed to Delta Title Company, Trustee, the hereinafter described property to secure the therein mentioned indebtedness; and

WHEREAS, by instrument dated November 11, 1993, and recorded in Book 9161, page 734, Register's Office, Davidson County, Tennessee, the lawful owner and holder of the indebtedness described in and secured by the aforementioned Deed of Trust, nominated and appointed D.W. McMackin as Substitute Trustee; and

WHEREAS, default having been made in the terms, conditions, and payments made and provided for in said Deed of Trust, and the lawful owner and holder of said indebtedness having declared the entire debt and interest due and payable; and

WHEREAS, the lawful owner and holder of said indebtedness having requested D.W. McMackin, Substitute Trustee, to sell said property in satisfaction of the indebtedness; and

WHEREAS, I, D.W. McMackin, Substitute Trustee, did give 21 days notice of the time, place and terms of the sale by an advertisement in three weekly publications in the Nashville Record, a newspaper published in Davidson County, Tennessee, said advertisement appearing in the editions of said newspaper under the dates of January 6, 13, and 20, 1994, stating that on January 28, 1994, at 12:00 noon at the South door of the courthouse in

Nashville, Davidson County, Tennessee, said property hereinafter described would be sold to the best and highest bidder for cash at public outcry, free from the equity of redemption, homestead, dower, and all other exemptions which are expressly waived in said Deed of Trust, but subject to any and all unpaid real estate taxes; and

WHEREAS, on said date at the time and place stated in said advertisement, and on said terms, I, D.W. McMackin, Substitute Trustee, offered said property for sale at public outcry and sold said property to National Mortgage Company who has heretofore assigned its interest in said bid to the Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns for $100,701.55, which amount was the highest, best, and last bid.

NOW THEREFORE, FOR AND IN CONSIDERATION OF THE SUM of the highest, best, and last bid, as set out above, cash in hand paid, the receipt of which is hereby acknowledged, I, D.W. McMackin, Substitute Trustee, do hereby bargain and sell, and by these presents transfer and convey unto the said Secretary of Housing and Urban Development of Washington, D.C., (hereinafter referred to as Grantee), his successors and assigns, the following described property, to wit:

> Land in Davidson County, Tennessee, being Lot No. 91 on the Plan of Larchwood, Section 2, of record in Book 5200, page 57, 58, and 59, Register's Office for said County, to which reference is made for a more complete description.
>
> Being the same property conveyed to Stephen K. Osborne and Cynthia L. Custer, as joint tenants with right of survivorship, by deed from Timothy E. White and wife, Julie B. Fullmer White, of record in Book 8760, page 736, Register's Office, Davidson County, Tennessee.
>
> This is improved property located at 857 Norwalk Drive, Nashville, Tennessee 37214.
>
> The above legal description is identical to the legal description in the previous deed of record.

TO HAVE AND TO HOLD said property with the appurtenances, estate, title, and interest thereto belonging to said Grantee, its successors and assigns forever, but subject to said real estate taxes.

And I do further transfer and assign unto the said Grantee all the rights and benefits of the covenants and warranties in said Deed of Trust in as full and ample manner as under it, I can or should do, but I convey and assign as Trustee and not any further or otherwise.

WITNESS my hand on this the 28th day of January, 1994.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, D.W. McMackin, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, on this the 28th day of January, 1994.

Notary Public

My Commission Expires: 1-25-97

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $100,701.55.

Affiant

Subscribed and sworn before me, this 28th day of January, 1994.

Notary Public

My Commission Expires: 1-25-97

21043
IDENTIFICATION REFERENCE

94 FEB 24 PM 3:55
FILED
DAVIDSON CO. TENN.
REGISTER

9135 02/24 0101 03CHECK 12.00