THIS INSTRUMENT PREPARED BY AND RETURN TO:
LAW OFFICES OF SHAPIRO & KIRSCH
P. O. BOX 3-1155
MEMPHIS, TN 38124-1155

BOOK 9408 PAGE 631

Tennessee FHA

Name: David W. Cronan and Phyllis S. Cronan and Rena P. Smith
S&K#: 94-0171
FHA #: 483-1655678-703
Loan#: 620516-1

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 19, 1990, recorded in Book 8135, Page 755, Register's Office of Davidson County, Tennessee, David W. Cronan and wife, Phyllis S. Cronan and Rena P. Smith, unmarried conveyed to Joe M. Kirsch or First Financial Title Agency of Tennessee, Inc., 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, 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, MAY 4, 1994** 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 Merrill Lynch Credit Corporation, whose address is c/o Standard Federal Savings Association, P. O. Box 9481, Gaithersburg, MD 20898, at and for the sum of $77,753.35, that being the highest and best bid offered; and,

WHEREAS, the said Merrill Lynch Credit 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 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 Merrill Lynch Credit Corp., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as 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 Lot No. 1 on the plan of Resubdivision of Lots 11, 12, 13 and 14, East Edgefield Addition, Priest Subdivision, of record in Book 5190, Page 380, Register's Office for said County.

Said Lot No. 1 fronts 84.50 feet on the northerly margin of Holly Street and extends back between parallel lines 108.90 feet to a dead line in the rear.

This legal description is identical with that in Deed recorded in Book 8135, Page 755, Register's Office of Davidson County, Tennessee.

Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 8135, Page 755, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Quit Claim Deed, recorded in Book 8135, Page 753, 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, Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 5th day of May, 1994, 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 Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year above written.

Notary Public

BEVERLY M. METER
MY COMM. EXP.
NOTARY PUBLIC AT LARGE
11-24-97
SHELBY COUNTY, TENN.

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 1309, 1311, 1313 & 1315 Holly Street, Nashville, Tennessee 37206

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, Tennessee 37228-1803
ATTENTION: Single Family Property Disposition Branch

S & K File #94-0171

Map & Parcel - 83-9-262

7451 07/15 0101 03CHECK 8.00

94 JUL 15 PM 2:32
FELIX E. [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE 71535