THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF JOE M. KIRSCH
P.O. BOX 24155
MEMPHIS, TN 38124-1155

Tennessee FHA

Name: Billy Joe Whittle and Kimberly Whittle
S&K#: 94-1530
FHA #: 483-1934706
Loan#: 208917-3

BOOK 9605 PG 967

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated February 8, 1993, recorded in Book 8863, Page 748, Register's Office of Davidson County, Tennessee, Billy Joe Whittle and wife, Kimberly Whittle conveyed to L. Patrick Sandlin, 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 9543, Page 549, 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 **FEBRUARY 8, 1995** 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 Chase Manhattan Mortgage Corporation, f/k/a Chase Home Mortgage Corporation, whose address is P.O. Box 31270, Tampa, FL 33634-7540, at and for the sum of $72,986.04, that being the highest and best bid offered; and,

WHEREAS, the said Chase Manhattan Mortgage Corporation, f/k/a Chase Home Mortgage 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 Chase Manhattan Mortgage Corporation, f/k/a Chase Home Mortgage Corporation, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, 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 located in Davidson County, Tennessee being Lot No. 105 on the Plan of Hidden Hill, of record in Plat Book 4860, Page 43, Register's Office for said County, to which reference is made for a more complete description

This legal description is identical with that in Deed recorded in Book 8863, Page 748, 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 8863, Page 748, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8863, Page 745, 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, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

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

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 8th day of February, 1995, 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 Substitute 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
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TENN.
MY COMM. EXP. 11-24-97

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 620 Hidden Hill Drive, Hermitage, Tennessee 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, Tennessee 37228-1803**
**ATTENTION: Single Family Property Disposition Branch**

S & K File #94-1530

Map & Parcel - 76-5-103

37781
IDENTIFICATION REFERENCE
95 FEB 28 PM 1:25
DAVIDSON COUNTY, TN.
5700 02/28 0101 03CHECK 8.00