THIS INSTRUMENT PREPARED AND RETURN TO
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MEMPHIS, TN 38124-1155

BOOK 9630 PG 242

Tennessee FHA

Name: Thomas L. Driver
S&K#: 91-0784
FHA #: 483-1429002203
Loan#: 458377-9

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 17, 1988, recorded in Book 7498, Page 995, Register's Office of Davidson County, Tennessee, Thomas L. Driver and Ruth E. Driver, Husband and Wife conveyed to Stephen R. Joselyn, 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 9314, Page 879, 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 **JANUARY 18, 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 Cenlar Federal Savings Bank, whose address is 101 Carnegie Center, CN #5223, Princeton, NJ 08543, at and for the sum of $74,816.86, that being the highest and best bid offered; and,

WHEREAS, the said Cenlar Federal Savings Bank 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 Cenlar Federal Savings Bank, 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 White Creeks, County of Davidson, State of Tennessee, to-wit:

Described property located in White Creek, Davidson County, Tennessee, being Lot No. 37, on the Plan of Deer Meadows, Phase II, recorded in Book 6250, Page 208, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Deed recorded in Book 7498, Page 995, 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 7498, Page 995, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Quit Claim Deed, Book 8510, Page 920, 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 18th day of January 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
MY COMM. EXP.
NOTARY PUBLIC AT LARGE
11-24-97
SHELBY COUNTY, TENN.

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 749 Flint Ridge Drive, White Creeks, Tennessee 37189

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 #91-0784

Map & Parcel - 49-15-45

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95 MAR 29 PM 12:57
FILED IN THE OFFICE OF THE REGISTER
DAVIDSON COUNTY, TN.

46142
IDENTIF. & REFERENCE