MEMPHIS TN 38104-1165

BOOK 9708PG622

Tennessee FHA

Name: Harold J. Benjamin and Martha J. Terpolilli
S&K#: 95-0273
FHA #: 483:1537935-703
Loan#: 423417

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 1, 1989, recorded in Book 7786, Page 56 and re-recorded in Book 7801 Page 454, Register's Office of Davidson County, Tennessee, Brenda K. Jones, unmarried conveyed to Delta Title Company, 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 9619, Page 704, 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 **MAY 17, 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 Boatmen's National Mortgage, Inc., whose address is 4041 Knight Arnold Road, Memphis, Tennessee 38118, at and for the sum of $70,615.72, that being the highest and best bid offered; and,

WHEREAS, the said Boatmen's National Mortgage, Inc. 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 Boatmen's National Mortgage, Inc., 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. 102 on the Plan of Hermitage Hills, of record in Plat Book 2900, Pages 48 and 49, Register's Office for Davidson County, Tennessee and described as follows:

Said Lot No. 102 fronts 75.0 feet on the southerly margin of Bonnacroft Drive and extends back 144.8 feet on the northwesterly line, and 150.0 feet on the southeasterly line, to a line on the rear on which it measures 96.0 feet.

This legal description is identical with that in Deed recorded in

Book 7786, Page 56 and re-recorded in Book 7801 Page 454, 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 7786, Page 56 and re-recorded in Book 7801 Page 454, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9386, Page 260, 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

3581 06/21 0101 03CHECK 8.00

On the 17th day of May, 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

WENDY G. PEDEN
MY COMM. EXP.
NOTARY PUBLIC AT LARGE
3-16-1999
SHELBY COUNTY, TENN.

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 242 Bonnacroft 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 #95-0273 Map & Parcel - 75 9 71

00721 73
IDENTIF. ↑ REFERENCE
95 JUN 21 PM 1:19
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.