THIS INSTRUMENT WAS PREPARED BY AND RETURN TO
LAW OFFICES OF JOE M. KIRSCH & ASSOCIATES
P.O. BOX 241555
MEMPHIS, TN 38124-1555

BOOK 9884 PG 965

Tennessee FHA

Name: Brenda J. Garmon and Larry L. Robinson
S&K#: 92-0532
FHA #: 483-1422663-203
Loan#: 0010132881

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 13, 1988, recorded in Book 7449, Page 928, Register's Office of Davidson County, Tennessee, Brenda J. Garmon and husband, Larry L. Robinson conveyed to Steve Freeman, 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 9651, Page 193, 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 **JUNE 14, 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, whose address is P.O. Box 31270, Tampa, FL 33634-7540, at and for the sum of $120,196.41, that being the highest and best bid offered; and,

WHEREAS, the said Chase Manhattan 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, 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 Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in the City of Antioch, Davidson County, Tennessee being Lot No. 70 on the Plan of Harbor Landing, Section Two, as of record in Book 6250, Page 352, 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 7449, Page 928, Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate

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

BOOK 9884 PG 966

by Deed of Trust of record in Book 7449, Page 928, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, Book 7449, Page 925, 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 14th day of June, 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 above written.

Notary Public

WENDY G. PEDEN
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TENN.
MY COMM. EXP. 5-16-1998

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 3324 Country Hill Road, Antioch, Tennessee 37013

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 #92-0532 Map & Parcel - 150 03 218

0130974
IDENTIF. & REFERENCE

95 DEC 11 PM 1:02
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

7095 12/11 0101 03CHECK
8.00