THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P.O. BOX 241155
MEMPHIS, TN 38124-1155

BOOK 10242 PG 490

Tennessee FHA

Name: Dean Kowalczyk and Betty Morgan
S&K#: 96-0783
FHA #: 483-1515555-703
Loan#: 10721334

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 16, 1988, recorded in Book 7709, Page 589, Register's Office of Davidson County, Tennessee, William M. Roland, unmarried conveyed to Stephen R. Josleyn, 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 10127, Page 684, 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 **September 25, 1996** 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 HomeSide Lending, Inc. successor by merger to BancPLUS Mortgage Corporation, whose address is c/o Homeside Lending, Inc., 7022 A.C. Skinner Parkway, Suite 200 Jacksonville, Florida 32256, at and for the sum of $63,133.59, that being the highest and best bid offered; and,

WHEREAS, the said HomeSide Lending, Inc. successor by merger to BancPLUS 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 HomeSide Lending, Inc. successor by merger to BancPLUS 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 Goodlettsville, County of Davidson, State of Tennessee, to-wit:

Described property located in the Second Civil District of Davidson County, Tennessee, to wit:

Beginning at an iron pin (set), said pin being the northwest corner of the herein described tract and a corner to the remainder of the Meadors property, also being in the south right-of-way of U.S. Hwy. 41; thence with the south right-of-way of U.S. Hwy. 41 South 24 degrees 42 minutes 00 seconds East 297.78 feet to an iron pin (set); thence with said right-of-way North 65 degrees 18 minutes 00 seconds 5 feet to an iron pin (set); thence with said right-of-way

South 24 degrees 42 minutes 00 seconds East 108.68 feet to an iron pin (set), said pin being a corner to the remainder of Meadors property; thence with said Meadors property South 65 degrees 31 minutes 43 seconds West 264.22 feet to an iron pin (set), said pin being a corner to Meadors and in the north margin of a 50 foot easement, 25 feet from centerline of an existing drive; thence along the north margin of said easement and 25 feet from centerline of said drive North 11 degrees 35 minutes 17 seconds West 25.91 feet to an iron pin (set); thence North 24 degrees 31 minutes 08 seconds West 241.25 feet to an iron pin (set); thence North 20 degrees 27 minutes 37 seconds West 73.99 feet to an iron pin (set); thence North 05 degrees 38 minutes 21 seconds West 24.45 feet to an iron pin (set); North 22 degrees 12 minutes 02 seconds East 21.35 feet to an iron pin (set); thence North 50 degrees 10 minutes 47 seconds East 12.28 feet to an iron pin (set); thence North 52 degrees 16 minutes 47 seconds East 131.30 feet to an iron pin (set); then North 68 degrees 56 minutes 51 seconds East 83.93 feet to the point of beginning.

This legal description is identical with that in Deed recorded in Book 7709, Page 589, 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 7709, Page 589, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8232, Page 67, 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 25th day of September, 1996, 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.

Maris A. Slater
Notary Public

MARIS A. SLATER NOTARY PUBLIC AT LARGE My Comm. Exp. 8-22-2000 SHELBY CO., TN

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 1832 Springfield Highway, Goodlettsville, Tennessee 37072

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 #96-0783
Map & Parcel - 6 112

THIS INSTRUMENT PREPARED BY AND RETURN TO
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P.O. BOX 241155
MEMPHIS, TN 38124-1155

0241536
IDENTIF. ↑ REFERENCE

96 OCT 30 PM 1:57
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

5925 10/30 0101 03CHECK 12.00