SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated the 29th day of September, 1987 and recorded in the Register's Office of Davidson County, Tennessee, at Book 7369 Page 137, David Bevels and Laura A. Bevels conveyed to Stewart Title Company, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, **Clifton E. Darnell** was appointed Substitute Trustee by instrument of record at Book 10114 Page 821 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on July 4, 11 and 18, 1996, in THE NASHVILLE RECORD, by which advertisement the sale was held on the 15th day of August, 1996, at the main South entrance of the Courthouse of Davidson County, Tennessee in bar of the equities of redemption, dower, and homestead; 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 sale **Regions Mortgage, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $69,357.59; and

WHEREAS, the said Regions Mortgage, Inc., has assigned its interests in the said property to the Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns; and

WHEREAS, the said Regions Mortgage, Inc., being the owner of the debt for which said property was sold, has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Regions Mortgage, Inc., as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto to the **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Lot No. 42 on the plan of Debra Heights, Section 3, of record in **Book 4175, Page 6,** Register's office for said county. The last recorded warranty deed was filed of record at Book 7369, Page 134 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns forever, to whom the said, **Clifton E. Darnell**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

BOOK 10325 PG 123

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 15th day of August, 1996.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 15th day of August, 1996, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

Notary Public

My Commission Expires: 9/17/97

NO TAX - GOVERNMENTAL AGENCY

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Title file#: 00279923
MS&P#:Bevels 198.961388TN
Regions Loan#: 179849-5

Property Address: **4705 Debra Drive, Antioch, TN 37013**

Tax Parcel ID No. **Map 149-9, Parcel 24**

THIS INSTRUMENT PREPARED BY & RETURN TO:
Clifton E. Darnell, Attorney
Morris, Schneider & Prior, L.L.C.
707 Adams Avenue
Memphis, Tennessee 38105

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Federal Housing Administration
200 Jefferson, Suite 1200
Memphis, TN 38103

Attention: Single Family Property Disposition Branch

0265709
IDENTIF. ↑ REFERENCE
MAIL ENV.
97 JAN 21 PM 2:26
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

6475 01/21 0101 03CHECK 8.00