[redacted]

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

Tennessee FHA

Name: Bradford S. Hailey and Crystal D. Hailey
S&K#: 96-0545
FHA #: 483-2201816-703
Loan#: 883264-4

BOOK 10341 PG 282

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 28, 1994, recorded in Book 9513, Page 785, Register's Office of Davidson County, Tennessee, Bradford S. Hailey and wife, Crystal D. Hailey conveyed to Russell Martin Kerr, Jr. and Kirk Dickson Rutter and Patricia Hargrove, 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 10284, Page 769, 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 29, 1997, 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 American Home Funding, Inc., whose address is 2812 Emerywood Parkway, Richmond, Virginia 23294, at and for the sum of $71,422.53, that being the highest and best bid offered; and,

WHEREAS, the said American Home Funding, 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 American Home Funding, 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 Antioch, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot 168 on the plan of Antioch Park, Section 3, of record in Book 4460, Page 25, Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed recorded in Book 9513, Page 785, 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 9513, Page 785, Register's

Office of Davidson County, Tennessee. BOOK 10341 PG 283

The last warranty deed of record is Warranty Deed, recorded in Book 9513, Page 782, 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 29th day of January, 1997, 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.

Brenda C. Spicer
Notary Public

MY COMMISSION EXPIRES FEB. 20, 2000

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 4949 Shihmen Drive, Antioch, Tennessee 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
251 Cumberland Bend Drive, Suite 200
Nashville, Tennessee 37228-1803

ATTENTION: Single Family Property Disposition Branch

S & K File #96-0545
Map & Parcel - 162-4-11

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P.O. BOX 241155
MEMPHIS, TN 38124-1155

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97 FEB -5 PM 12:59
FILED & RECORDED REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE 0270502