10345:401

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated the 28th day of July, 1989, and recorded in the Register's Office of Davidson County, Tennessee, at Book 7904 Page 442, Michael L. Rucks conveyed to Jonathan J. Foley, II, 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 10169 Page 841 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 August 1, 8 and 15, 1996, in THE NASHVILLE RECORD, by which advertisement the sale was held on the 4th day of September, 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 $53,718.53; and

WHEREAS, the said Regions Mortgage, Inc., has assigned its interests in the said property to the Secretary of Housing and Urban Development, Cumberland Bend Office Center, 251 Cumberland Bend Drive, Suite 200, Nashville, TN 37228-1803, Attention: Property Disposition Branch, 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**, an officer of the United States of America, his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

See Exhibit A

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**, Cumberland Bend Office Center, 251 Cumberland Bend Drive, Suite 200, Nashville, TN 37228-1803, Attention: Property Disposition Branch, 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.

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DAVIDSON COUNTY TN

MAIL ENV.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 4th day of September, 1996.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 4th day of September, 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

****

Title file#: C.T. 00280398
MS&P#: Rucks 198.961774TN
Regions Loan#: 106667-9

Property Address: **1236 McGavock Pike, Nashville, TN 37216**
Tax Parcel ID No. **Map 72-7, Parcel 193**

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
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803
Attention: Property Disposition Branch

EXHIBIT A

Lot No. 23 on the Map of Young Heirs Subdivision, not of record, and being described as follows:

BEGINNING at a point in the southerly margin of McGavock Pike, the common corner of Lots 23 and 24, with the line between said lots, southerly 181.6 feet to the north line of Lot No. 22; thence, with the line of Lot 22, westerly 100.4 feet to the easterly line of Fowlkes lot; thence, with the line of same, northerly 162.3 feet to the southerly margin of McGavock Pike; thence, with the margin of same, easterly 90.5 feet to the beginning.

The last recorded warranty deed was filed of record at Book 7904, Page 655 in the Register's Office of Davidson County, Tennessee.

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