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: George A. Luffman and Tammy R. Luffman
S&K#: 96-1917
FHA #: 483-1320615-703
Loan#: 178769

**SUBSTITUTE TRUSTEE'S DEED**

BOOK 10360 PG 472

WHEREAS, by Deed of Trust dated April 3, 1987, recorded in Book 7192, Page 587, Register's Office of Davidson County, Tennessee, George Andrew Luffman and wife Tammy Renna Luffman conveyed to W. Richard Husband, 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 10251, Page 737, 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 23, 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 Tennessee Housing Development Agency, whose address is c/o Boatmen's National Mortgage, Inc., 4041 Knight Arnold Road, Memphis, Tennessee 38118, at and for the sum of $53,751.54, that being the highest and best bid offered; and,

WHEREAS, the said Tennessee Housing Development Agency 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 Tennessee Housing Development Agency, 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 Nashville, County of Davidson, State of Tennessee, to-wit:

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

Being the West 58.29 feet of Lot No. 2 and the East 11.71 feet of Lot No. 3 on the plan of Sterling Subdivision Section One, as of record in Book 1424, Page 97, Register's Office for said County.

Said parts of said Lots adjoin and front together 70.0 feet on the north side of Elberta Street and run back between parallel lines 150.0 feet to a dead line.

This legal description is identical with that in Deed recorded in Book 7192, Page 587, 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 7192, Page 587, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7192, Page 584, 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

0123 02/26 0101 03CHECK 8.00

On the 23rd 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.

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: 72 Elberta Street, Nashville, Tennessee 37210

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 #96-1917
Map & Parcel - 119 6 64

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

97 FEB 26 AM 11:05
FELIX Z. WILSON REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE
0276520