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: Kyle H. Graves and Michelle L. Mangrum
S&K#: 96-0470
FHA #: 483-1502823-703
Loan#: 4337120

SUBSTITUTE TRUSTEE'S DEED

BOOK 10384 PG 482

WHEREAS, by Deed of Trust dated October 24, 1988, recorded in Book 7687, Page 694, Register's Office of Davidson County, Tennessee, Judith Foster-Clarke and her husband, William V. Alford and Paul M. Foster, unmarried conveyed to Leader Enterprises, Inc., 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 10288, Page 807, 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 **FEBRUARY 19, 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 Fleet Mortgage Corp. f/k/a Fleet Real Estate Funding Corp., whose address is P.O. Box 1169, Milwaukee, WI 53201-1169, at and for the sum of $81,414.62, that being the highest and best bid offered; and,

WHEREAS, the said Fleet Mortgage Corp. f/k/a Fleet Real Estate Funding Corp. 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 Fleet Mortgage Corp. f/k/a Fleet Real Estate Funding Corp., 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 Madison, County of Davidson, State of Tennessee, to-wit:

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

Being Lot No. 33-A, on the Plan of Zone Lot Division of Lots 32 thru 35, of Phase I, Kimbolton, as shown on plat of record in Plat Book 6900, Pages 276 thru 278 as amended in Book 6900, Page 570 in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

This legal description is identical with that in Deed recorded in Book 7687, Page 694, 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 7687, Page 694, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9553, Page 271, 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 14th day of February 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: 629 Brentmeadow Circle, Madison, Tennessee 37115

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

861B 03/19 0101 03CHECK 8.00

S & K File #96-0470
Map & Parcel - 53 13 100

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

97 MAR 19 AM 9:07
FILED IN THE REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE
02844408