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

BOOK 10520 PG 823

Tennessee FHA

Name: Calvin C. Jackson and Jerrie M. Collins
S&K#: 97-0339
FHA #: 483-2030764-796
Loan#: 1106803347

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 28, 1993, recorded in Book 9135, Page 417, Register's Office of Davidson County, Tennessee, Calvin C. Jackson and Jerrie M. Collins, Unmarried Persons conveyed to Larry D. Craig, 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 10374, Page 194, 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 **MAY 21, 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 NationsBanc Mortgage Corporation Successor by merger with Boatmen's National Mortgage, Inc., whose address is 205 Park Club Lane, Buffalo, NY 14231, at and for the sum of $71,556.53, that being the highest and best bid offered; and,

WHEREAS, the said NationsBanc Mortgage Corporation Successor by merger with Boatmen's National Mortgage, 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 NationsBanc Mortgage Corporation Successor by merger with Boatmen's National Mortgage, 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 Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in 11th Civil District, Davidson, County, Tennessee, to wit: Being Lot 20 of Block "A" on the Plan of Sunnymeade of record in Book 974, pages 56 and 57, Register's Office for Davidson County, Tennessee.

Said Lot 20 fronts 60 feet on the southerly margin of Sunnymeade Avenue and extends back between parallel lines 140 feet to a dead line.

This legal description is identical with that in Deed recorded in Book 9135, Page 417, 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 9135, Page 417, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9135, Page 414, 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 21st day of May, 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: 1136 Sunnymeade Drive, Nashville, Tennessee, 37216

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 #
97-0339
Map & Parcel - 61 15 181

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LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P.O. BOX 241155
MEMPHIS, TN 38124-1155

97 JUL -7 PM 3:05
FELIX A. WILSON II REGISTER
DAVIDSON COUNTY, TN
1668 CK 07 0101 03CHECK 9.00
IDENTIF. & REFERENCE
032370