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: James W. Fleming and Carmen D. Russell
S&K#: 97-1797
FHA #: 483-1812942
Loan#: 1699404

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 5, 1991, recorded in Book 8481, Page 910, Register's Office of Davidson County, Tennessee, James Fleming and Carmen D. Russell conveyed to Thomas Hayes, 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 10785, Page 437, 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 **APRIL 8, 1998** 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 National Bank, whose address is c/o Fleet Mortgage Corporation, P.O. Box 1169, Milwaukee, WI 53201-1169, at and for the sum of $54,823.43, that being the highest and best bid offered; and,

WHEREAS, the said Fleet National Bank 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 National Bank, 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 Lot 9, on the Plan of Shawnwood Section Two as of record in Book 6050, Page 87, Register's Office for said County, Said Lot 9 fronts 75.0 feet on the westerly side of Buena Vista Pike and extends back 126.7 feet on the northerly line and 140.0 feet on the southerly line to a broken line in the rear measuring 78.7 feet thereon.

This legal description is identical with that in Deed recorded in Book 8481, Page 910, 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 8481, Page 910, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 8481, Page 907, 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 9th day of April 1998, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, 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 Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year above written.

Christine K. Thomas
Notary Public

Christine K. Thomas NOTARY PUBLIC AT LARGE My Comm Exp 12-21-98 SHELBY COUNTY, TN

S&K No. 97-1797

BOOK 11012 PAGE 589

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 2857 Buena Vista Pike, Nashville, TN 37208

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 #97-1797
Map & Parcel - 70 2 61

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

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS OFFICE IS A DEBT COLLECTOR.

0460154
IDENTIF. + REFERENCE

98 JUL -8 PM 2:51
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

1070 07/08 0101 03CHECK 14