SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 3, 1994 and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. Book 9371, page 454, Alexander Ramirez conveyed to Leader Enterprises, Inc., 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 No. Book 10917, page 43 of record 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 May 14, 21 & 28, 1998, in the NASHVILLE RECORD, by which advertisement the sale was held on June 11, 1998, at the Main entrance at 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 GE Capital Mortgage Services, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of $65,958.17; and

WHEREAS, the said GE Capital Mortgage Services, Inc. has assigned its interests in the said property to the Secretary of Housing and Urban Development, Cumberland Bend Office Center, 251 Cumberland Bend Dr., Suite 200, Nashville, TN 37228-1803, his successors and assigns; and

WHEREAS, the said purchaser 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 GE Capital Mortgage Services, 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 the **Secretary of Housing and Urban Development**, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot ~~7 on~~ the Plan of Maplewood Heights Subdivision, as shown on plat of record in Book 547, Pages 77 and 78, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property. The last recorded conveyance deed was recorded at Book 9371, page 451 in the Register's Office of Davidson County, Tennessee.

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**, its 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.

0460313
IDENTIF. + REFERENCE

98 JUL -9 AM 9:47

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

MAIL ENV.

L245 07/09 0101 03CHECK 10.00

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, on June 11, 1998.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 11, 1998, 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.

Janet K. McElligott
Notary Public

My Commission Expires: MY COMMISSION EXPIRES FEB. 13, 2001

NO TAX - GOVERNMENTAL AGENCY

MS&P#: Ramirez 156.977525TN
Loan#: 709116768

Property Address: 3823 Saunders Avenue, Nashville, TN 37216
Tax Parcel ID No. 61-14 Parcel 48

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 Dr., Suite 200
Nashville, TN 37228-1803