Tennessee FHA
Map #42-8-123

Patrice Childress
MMC #38432567
FHA #483-1061424

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 30, 1986, and recorded in Book 6849, Page 996, in the Register's Office of Davidson County, Tennessee, Larry David Cummingham and wife, Marie Cunningham and Marion Thurman and wife, Eva M. Thurman, conveyed to Stephen R. Josleyn Trustee(s), 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 10945, Page 285 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 said Deed of Trust by which advertisement the sale was appointed to be held on June 2, 1998, at the Main (South) Door of the Courthouse, of Davidson County, Tennessee; 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 Midfirst Bank, a corporation, at and for the sum of Fifty-Five Thousand and 00/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said Midfirst Bank has assigned its interests in the said property to The Secretary of Housing and Urban Development of 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 Midfirst Bank of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development of 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:

Land in Davidson County, Tennessee, being Lot No. 59B of the Zone Lot Division of Lots 1 thru 10, 15 thru 24 and 51 thru 60 Heritage Place, as of record in Plat Book 6250, page 632, Register's Office for said County, to which reference is made for a more complete description.

Gregory A. Gilum obtained title to the above referenced real estate by Deed of record in Book 10789, Page 386, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

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 The Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Arnold M. Weiss, 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.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	8.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	54,243.00
	$55,000.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, on June 2, 1998 has hereunto set his hand and seal.

Arnold M. Weiss Substitute

ARNOLD ~~M.~~ WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 2, 1998, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss, 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.

Alita G. Sawyer

NOTARY PUBLIC

My Commission Expires: 6-19-2001

NOTARY PUBLIC SHELBY CO., TN. MY COMMISSION EXP. JUNE 19, 2001

NO TAX

PROPERTY ADDRESS
224 Nesbitt Lane
Madison, Tennessee 37115

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Property Disposition Division
Federal Housing Administration
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228

Mail to:

THIS INSTRUMENT PREPARED BY:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991

98 JUL 13 AM 8:51

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

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IDENTIF. + REFERENC