SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 31, 1986 and recorded in the Register's Office of Davidson County, Tennessee, at Deed Book 6938, Page 498, Shirley A. Haynie conveyed to Arthur C. Coble, Jr., 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 Book 11011, Page 683 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 July 9, 16 & 23, 1998, in THE NASHVILLE RECORD, by which advertisement the sale was held on August 26, 1998 , at the Main Entrance of 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 $58,363.25; 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 Drive, 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 Unit 4, Monticello Manor, as of record in Book 6250, page 551, in the Register's Office of Davidson County, Tennessee, to which reference is hereby made for a more particular description of said property. The last recorded conveyance deed was recorded at Deed Book 10133, page 940 by which Mitch Haynie took title from the Last Will and Testament of Shirley Haynie Pike of record 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.

05211755
IDENTIF. & REFERENCE

98 DEC -7 PM 3:50
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

MAIL ENV.

6774 12/07 0101 03CHECK 10.00

BOOK 11246 PAGE 548

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, on August 26, 1998.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On August 26, 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. McHargue
Notary Public

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

NO TAX - GOVERNMENTAL AGENCY

****

MS&P#: Haynie 156.988235TN
Loan#: 854921145

Property Address: 406 Thomas Jefferson Circle, Madison, TN 37115
Tax Parcel ID No. Map 34-05-A Parcel 4

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
Attn: David Kuckkahn
Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803