THIS INSTRUMENT PREPARED
BY & RETURN TO:
Clifton E. Darnell, Attorney
Morris, Schneider & Prior, L.L.C.
707 Adams Avenue
Memphis, TN 38105

BOOK 11403 PG. 34

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 23, 1995, and recorded in the Register's Office of Davidson County, Tennessee, at Book 9713, Page 850, ("Deed of Trust"), Pamela A. Ellis and Robert Kevin Ellis conveyed to Delta Title Company, 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, **NationsBanc Mortgage Corporation, successor in interest by merger to Boatmen's National Mortgage, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 11340, Page 79**, 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 February 18, February 25, & March 4, 1999, in THE NASHVILLE RECORD, by which advertisement the sale was held on March 11, 1999, at the Main South entrance in Nashville, 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's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **NationsBanc Mortgage Corporation**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 123,239.13; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Secretary of Housing and Urban Development, Washington, D.C., his her successors and assigns; and

WHEREAS, the owner and holder of said 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 NationsBanc Mortgage Corporation 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 said **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

LAND in Davidson County, Tennessee, being Lot No. 31 on the Plan of Revision One, Section One, Plantation Walk, of record in Book 7900, Page 697, corrected in Book 9432, Page 449, Register's Office for said County, reference to which is hereby made for a more complete and accurate description.

The last recorded Warranty Deed was filed of record at Book 9713, Page 847, 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**, Washington, D.C., his 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.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 12th day of March, 1999.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 12th day of March, 1999, 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. McGregor
Notary Public

My Commission Expires: _____

NO TAX - GOVERNMENTAL AGENCY

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MSP No.: 158.991087TN (Ellis)
Lender Loan No.: 1104300437
Property Address: 708 Sweetwater Circle, Old Hickory, TN 37138
Tax Parcel ID No.: Map 64.15, Group A, Parcel 20

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803

MAIL ENV.

05664476
IDENTIFICATION REFERENCE
09/MAR/29 AM 8:28