SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 28, 1988 and recorded in the Register's Office of Davidson County, Tennessee, at Book 7740, Page 888, Maria Castro and Dean E. Castro 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, **Clifton E. Darnell** was appointed Substitute Trustee by Book 11289, Page 226 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 December 10, 17 & 24, 1998 , in THE NASHVILLE RECORD, by which advertisement the sale was held on January 7, 1999 , at the Main South 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 NationsBanc Mortgage Corporation, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $68,395.11; and

WHEREAS, the said NationsBanc Mortgage Corporation has assigned its interests in the said property to the U.S. Department of Housing & 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 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 **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 No. 314 on the Plan of Bellshire Estates, Section A, as of record in Book 2331, Page 116, Register's Office for said County, described as follows: Beginning at a point in the westerly margin of Sussex Drive at the common corner of Lots Nos. 314 and 315; thence westerly along the line between said lots, 184.9 feet to a point; thence southerly 160 feet to a point in the northerly margin of Bellshire Drive; thence easterly with the margin of said Drive, 155 feet to the beginning of a curve; thence around said curve 38.9 feet to a point in the westerly margin of Sussex Drive; thence northerly 161.6 feet along said margin of said Drive to the point of beginning. The last recorded conveyance deed was recorded at Book 9893, Page 19 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.

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IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, on January 7, 1999.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 7, 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 T. McGregor
Notary Public

My Commission Expires: MY COMMISSION EXPIRES FEB. 15, 2001

NO TAX - GOVERNMENTAL AGENCY

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MS&P#: McQuiddy 158.975372TN
Loan#: 1104232887

Property Address: 1300 Bellshire Dr., Nashville, TN 37207
Tax Parcel ID No. 41-05-0; 9.00

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:
Attn: David Kuckkahn
Property Disposition Branch
U.S. Department of Housing & Urban Development
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803