SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 3, 1986 and recorded in the Register's Office of Davidson County, Tennessee, at. Book 7035, Page 981, Yancey D. Pardue and Robin S. Pardue conveyed to Tim N. Taylor, 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 at Book 11269 and Page 685 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 November 26, December 3 & 10, 1998, in THE NASHVILLE RECORD, by which advertisement the sale was held on December 17, 1998 , 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 Aurora Loan Services, Inc., being the highest, best and last bidder, became the purchaser of said property at and for the sum of $28,838.07; and

WHEREAS, the said Aurora Loan 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 Aurora Loan 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 the westerly one-half of Lot No. 34 on the Plan of Sharpe and Horn's Fourth Addition as of record in Book 161, Page 172, Register's Office, Davidson County, Tennessee; property being further described according to a survey by John Kohl dated October 30, 1986 as follows: Said part of Lot No. 34 front 50 feet on the southerly side of West Douglas Avenue, formerly Hinton Street; and runs back between parallel lines 160 feet to an alley. The last recorded conveyance deed was recorded at Book 7035, Page 978 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 December 17, 1998.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On December 17, 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. McGregor
Notary Public

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

NO TAX - GOVERNMENTAL AGENCY

****

MS&P#: Pardue 354.989985TN
Loan#: 8371841

Property Address: 908 West Douglas Ave., Nashville, TN 37206
Tax Parcel ID No. 072-13-0

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
Attn.: Single Family Property Disposition Branch