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

BOOK 11667 PAGE 31

MAIL ENV.
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RECEIVED
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JOHN C. GLOVER
REGISTER OF DEEDS
DAVIDSON COUNTY

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 17, 1997, and recorded in the Register's Office of Davidson County, Tennessee, at Book 10639, Page 369, ("Deed of Trust"), as re-recorded at Book 10649, Page 167, aforesaid records, and Lois L. Duncan conveyed to William D. Castleman, 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, the beneficial interest of said Deed of Trust was last transferred and assigned to National City Mortgage Company; and

WHEREAS, **National City Mortgage Company,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book 11402, Page 713**, 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 June 24, July 1, & July 8, 1999, in THE NASHVILLE RECORD, by which advertisement the sale was held on July 22, 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, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **National City Mortgage Company**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 110,553.36; 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 National City Mortgage Company 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. 8 on the Plan of Ransom Village, of record in Book 7900, pages 833 and 834, Register's Office for Davidson County, Tennessee, to which Plan reference is here made for a more complete description.

The last recorded Warranty Deed was filed of record at Book Page , in the Register's Office of Davidson County, Tennessee.

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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 22nd day of July, 1999.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 22nd day of July, 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.

Notary Public

My Commission Expires:_____

TRACY L. SHARP
NOTARY PUBLIC AT LARGE
MY COMM. EXP. 4-27-2002
SHELBY CO., TN

NO TAX - GOVERNMENTAL AGENCY

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MSP No.: 078.991892TN (Duncan)
Lender Loan No.: 868764-6
Property Address: 729 Vanguard Place, Antioch, TN 37013
Tax Parcel ID No.: 135-14-0-C; 8.00

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