Tennessee FHA
Map #176/2/41/02D78504

Kevin Ruble
Loan #5701412263
FHA #483-23210277

Instr:200001060001772 Page: 1 OF 2
REC'D FOR REC 01/06/2000 9:52:42AM
RECORD FEE: $10.00
M. TAX: $0.00 T. TAX: $0.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 31, 1996, and recorded in Book 9938 Page 699, in the Register's Office of Davidson County, Tennessee, Kevin Ray Ruble and wife, Janette K. Ruble, conveyed to Stephen R. Joselyn Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in Book 11629, Page 746 in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on September 28, 1999, at the Main (South) Door of the Courthouse, of Davidson County, Tennessee; 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 time the said property was struck off and sold to Mellon Mortgage Company, a corporation, at and for the sum of One Hundred Twelve Thousand and 00/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said Mellon Mortgage Company has assigned its interests in the said property to The Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Mellon Mortgage Company of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee being Lot No. 263 of Peppertree Forest, Section 15, as of record in Plat Book 7900, page 574, Register's Office for said County, to which plat reference is hereby made for a more complete legal description thereof.

Kevin Ray Ruble and Janette K. Ruble obtained title to the above referenced real estate by Deed of record in Book 9938, Page 696, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto The Secretary of Housing and Urban Development of Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	10.00
Publication Expense	249.00
Attorney's Fees and Trustees Fees	500.00
Credit on Note	111,241.00
	$112,000.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, on September 28, 1999 has hereunto set his hand and seal.

Arnold M. Weiss, Substitute Trustee

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On September 28, 1999, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Susan E. Schirmer

NOTARY PUBLIC

SUSAN E. SCHIRMER NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 7-20-2001

My Commission Expires:

NO TAX

PROPERTY ADDRESS
5005 Trailwater Drive
Antioch, TN 37013

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Intown Management Group, LLC
5950 Live Oak Parkway, Suite 300
Norcross, GA 30093

Mail to:

THIS INSTRUMENT PREPARED BY:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103-1991