THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
3750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Tennessee FHA

Name: Lisa S. Commiskey,

S&K#: 00-0221
FHA #: 483-2324306-703
Loan#: 1051861



Instr:200007200071683 Page: 1 OF 3
REC'D FOR REC 07/20/2000 10:40:06AM
RECORD FEE: $14.00
M. TAX: $0.00 T. TAX: $0.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 28, 1996, recorded in Book 9975, Page 623, Register's Office of DAVIDSON County, Tennessee, Steven M. Commiskey and wife, Lisa S. Commiskey conveyed to Vaden M. Lackey, Jr., Trustee, 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 Instrument 200002160015452, 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 sale Deed of Trust by which advertisement the sale was appointed to be held on April 26, 2000 at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 Union Planters Bank, N.A., whose address is 1900 Charles Bryan AX2 , Cordova, TN, 38018 , at and for the sum of $84,094.31, that being the highest and best bid offered; and,

WHEREAS, the said Union Planters Bank, N.A. has assigned its interests in the said property to Secretary of Housing and Urban Development, 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 Union Planters Bank, N.A., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Madison, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in the 3rd, formerly the 11th Civil District of Davidson County, Tennessee, to wit:

Being Lot Numbers 36, 37, 38, and 39 of Block B on the Plan of Marthona, not of record, described as follows:

Beginning on the easterly margin of West Marthona Road (formerly known as Ezell Road West) at a point 475 feet south of the southerly margin of Old Hickory Boulevard, said point being the

corner of Lot numbers 35 and 36; thence with the line between said two lots, eastwardly 420 feet; thence South 2 degrees 58 minutes West 100 feet to the corners of Lot Numbers 39 and 40; thence with the line between said two lots, westwardly 420 feet to the easterly margin of West Marthona Road; thence with the said road, northwardly 100 feet to the beginning.

This legal description is identical with that in Deed recorded in Book 9975, Page 623, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 9975, Page 623, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 9975, Page 620 and Quit Claim Deed recorded at Book 11569, Page 609, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

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 Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 26th day of April, 2000, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, 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.

MARTHA F. CALLOWAY NOTARY PUBLIC AT LARGE MY COMM. EXP. 1-20-2004 SHELBY CO., TN

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 113 W. Marthona Road, ,Madison, TN, 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
c/o Golden Feather Realty Services, Inc.
180 N. Lasalle, Suite 1900
Chicago, IL 60601

ATTENTION: Single Family Property Disposition Branch

S & K File #00-0221
Map & Parcel - 42 15/38

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