THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Tennessee FHA

Name: Elizabeth Irene Christian,
S&K#: 00-0954
FHA #: 483-155366179
Loan#: 07-2174550

Instr:200007310074973 Page: 1 OF 3
REC'D FOR REC 07/31/2000 8:47:56AM
RECORD FEE: $14.00
M. TAX: $0.00 T. TAX: $0.00

HUD COMMISSIONER DEED

WHEREAS, by Deed of Trust dated September 26, 1989, recorded in Book 7950, Page 301, Register's Office of Davidson County, Tennessee, Stella L. Eads, unmarried conveyed to D. J. Atkins & Harold I. Brooks, 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, Shapiro and Kirsch, LLP was appointed HUD Commissioner in Book 10995, Page 657, in the Register's Office of Davidson County, Tennessee under the provisions of the Single Family Mortgage Foreclosure Act of 1994 (Act), 12 USC 375, etc.

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the secretary 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 the Secretary, the said property was by the undersigned, advertised for sale in the Nashville Business Journal on May 19, 2000, May 26, 2000 and June 2, 2000 by which advertisement the sale was appointed to be held on June 21, 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 The Secretary of Housing and Urban Development of Washington, D.C., Its Successors and/or Assigns, as Its Interest May Appear, whose address is 4 Corporate Drive Suite 300, Shelton, CT 06484-6241, at and for the sum of $91,610.32, that being the highest and best bid offered; 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 HUD Commissioner 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 The Secretary of Housing and Urban Development of Washington, D.C., Its Successors and/or Assigns, as Its Interest May Appear, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro and Kirsch, LLP, HUD Commissioner, 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 , County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, to wit;

Being Unit No. 103, on the Plan of Hickory Glade, as shown on plat of record in Plat Book 6250, Page 889, as amended in Plat Book 6900, Page 41, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

This legal description is identical with that in Deed recorded in Book 7950, Page 301, Register's Office of 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 Shapiro and Kirsch, LLP, HUD Commissioner, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such HUD Commissioner, but not further or otherwise.

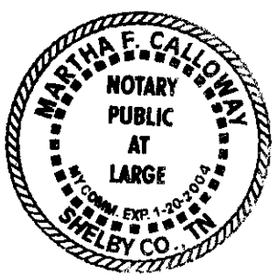
IN WITNESS WHEREOF, the said Shapiro and Kirsch, HUD Commissioner, has hereunto set his hand and seal on the date written below.

Shapiro and Kirsch, LLP, HUD Commissioner
by: Joe M. Kirsch
Managing Partner

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, a Notary Public in and for the State and County aforesaid, appeared Joe M. Kirsch, with whom I am personally acquainted and who, acknowledged that he is a partner of the maker and is authorized by the maker to execute this instrument on behalf of the maker.

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



Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 471 Hickory Glade Drive, , , Antioch, Tn 37013

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 #00-0954
Map & Parcel - 162 1 C/103

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P.O. BOX 241155
MEMPHIS, TN 38124-1155