FILE NO.: 406.004714TN\lmc
LOAN NO.: 7965088\FHA

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Suite 8B
Atlanta, GA 30341

Davidson County DEEDTRS
Recvd: 11/06/00 11:43 2pgs
Fees:10.00 Taxes:0.00
20001106-0109982

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 14, 1998, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument Number 10968, Page 339, ("Deed of Trust"), Jennifer R. Bostelman conveyed to Cumberland Title Co., of Tennessee, 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 North American Mortgage Company; and

WHEREAS, **North American Mortgage Company,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200009010086534**, 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 July 27, August 3, and August 10, 2000, in THE NASHVILLE RECORD, by which advertisement the sale was held on August 31, 2000, 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 **North American Mortgage Company**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 73,893.90; 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 North American 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:

Beginning at an existing concrete monument located in the northerly right of way margin of Campbell Road (having a 50-foot right-of-way) approximately 845 feet West of Dickerson Pike (also known as U.S. 31 West, U.S. 41) marking the Southwest corner of Lot 63 on the Plan of Echo Hill Estates-Section one of record in Plat Book 6900, Page 634, Register's Office for said County, and the Southeast corner of this Tract; thence, with the Northerly margin of Campbell Road North 86 degrees 59 minutes 52 seconds West, 17.60 feet to an existing iron pin; thence North 86 degrees 39 minutes 34 seconds West 63.84 foot to an existing iron pin; thence North 86 degrees 21 minutes 18 seconds West, 8.00 feet to an existing concrete monument; the Southeast corner of Lot 64 of said Plan, and the Southwest corner of this Tract; thence leaving said Northerly margin along the East line of Lot 64, North 3 degrees, 40 minutes, 44 seconds, East, 149.60 feet to an existing concrete monument in the South line of that property, owned by Echo Hill Joint Venture of record in Deed

monument in the South line of that property, owned by Echo Hill Joint Venture of record in Deed Book 7489, Page 982, for said County, the Northeast corner of Lot 64 and the Northwest corner of this Tract; thence with said South line, South 86 degrees, 47 minutes, 13 seconds East 14.62 feet to a point; thence South 85 degrees 25 minutes 23 seconds East 50.07 feet to a point; the Southeast corner to said Echo Hill Joint Venture property and the Southwest corner of a second tract of land owned by Echo Hill Joint Venture of record in Deed Book 7489, Page 976, for said County; thence with the South line of said second tract, South 88 degrees 39 minutes 16 seconds East 22.80 feet to an existing concrete monument; the Northwest corner of Lot 63 of the said Echo Hill Estates-Section One and the Northeast corner of this tract; thence with the West line of Lot 63, South to degrees 55 minutes 15 seconds West 149.29 feet to the point of beginning, containing 13,196 square foot, more or less.
Being the same property conveyed to the within named grantors by deed of even date, which instrument is being recorded simultaneously herewith.

The last recorded Warranty Deed was filed of record at Book 10963, Page 335, 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**, 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 31st day of August, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 31st day of August, 2000, 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

TRACY L. SHARP NOTARY PUBLIC AT LARGE MY COMM. EXP. 4-12-2003 SHELBY CO. TN

My Commission Expires: 4-12-03

NO TAX - GOVERNMENTAL AGENCY

****

MSP No.: 406.004714TN (Bostelman)
Lender Loan No.: 7965088
Property Address: 1134 Campbell Road, Goodlettsville, TN 37072
Tax Parcel ID No.: 33-00; 27.00

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