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

Davidson County DEEDTRS
Recvd: 01/11/01 12:20 3pgs
Fees:14.00 Taxes:0.00

20010111-0003598

Name: Melissa D. Neeley,

S&K#: 00-2239
FHA #:
Loan#: 4599874

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 5, 1998, recorded in Book 11062, Page 237, and re-recorded at Book 11158, Page 175, Register's Office of DAVIDSON County, Tennessee, Melissa D Neeley, a married person conveyed to Emmett James House and Bill R. McLaughlin, 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 20000925-0094799 and Re-recorded in Instrument 20001024-0105292, 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 December 13, 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 $66,859.87, 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, Mary K. Alissandratos, 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 NASHVILLE, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot Number 38, on the Plan of Jones & Bradford's Subdivision, as shown on plat of record in Plat Book 161, Page 142, 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 11062, Page 237, and re-recorded at Book 11158, Page 175, 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 11062, Page 237, and re-recorded at Book 11158, Page 175, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 11062, Page 234, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

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 Mary K. Alissandratos, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under her, as such Substitute Trustee, but not further or otherwise.

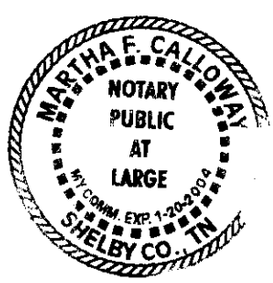
IN WITNESS WHEREOF, the said Mary K. Alissandratos, Substitute Trustee, has hereunto set her hand and seal on the date written below.

Mary K. Alissandratos
Mary K. Alissandratos
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 14th day of December 2000, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Mary K. Alissandratos to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same as Substitute Trustee and as her free act and deed.

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



Martha F. Calloway
Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 1009 Sharpe Avenue, ,NASHVILLE, TN, 37206

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 #00-2239
Map & Parcel - 83 1 112

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