Tennessee FHA
Map #72-3-9

Ralph Richards
Loan #0007167505
FHA #483-2536834

Davidson County DEEDTRS
Recvd: 07/16/01 13:00 2pgs
Fees:12.00 Taxes:0.00
20010716-0075208

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 27, 1998, and recorded in Book 10868, Page 693, in the Register's Office of Davidson County, Tennessee, Ralph A.Richards, Jean M. Richards Husband and Wife, conveyed to First American Title Insurance Co 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 Instrument No. 199912280307755 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 February 8, 2000, 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 Cendant Mortgage, a corporation, at and for the sum of One Hundred Four Thousand and 00/100 Dollars, that being the highest and best bid offered; and,

WHEREAS, the said Cendant Mortgage 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 Cendant Mortgage 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 Nashville, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being the easterly 64.8 feet of Lot No. 260 and the easterly 64.8 feet of the southerly one-half of Lot No. 261 on the Plan of Inglewood Place as of record in Book 332, page 101, Register's Office for Davidson County, Tennessee, described as follows: Said parts of Lots Nos. 260 and 261 front 64.8 feet on the northerly side of Stratford Avenue and run back between parallel lines 150 feet to a dead line.

Ralph A. Richards and Jean M. Richards obtained title to the above referenced real estate by Deed of record in Book 10868, Page 690, 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	103,241.00
	$104,000.00

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 February 8, 2000 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 8, 2000, 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.

NOTARY PUBLIC

My Commission Expires:

SUSAN E. SCHIRMER NOTARY PUBLIC AT LARGE MY COMM. EXP. 7-29-2003 SHELBY CO. TN

NO TAX

PROPERTY ADDRESS
1305 Straford Avenue
Nashville, TN 37216

PROPERTY OWNER AND
AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Golden Feather Realty Services, Inc.
180 N. LaSalle, Suite 1900
Chicago, IL 60601

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