FILE NO.: 398.998077TN\alk
LOAN NO.: 071792469\FHA-COM

THIS INSTRUMENT PREPARED BY & RETURN TO:
JOEL A. FREEDMAN
MORRIS, SCHNEIDER & PRIOR, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341
(770) 234-9181

Davidson County DEEDWARR
Recvd: 08/06/01 11:43 2pgs
Fees:12.00 Taxes:0.00
20010806-0083705

STATE OF GEORGIA
COUNTY OF DEKALB

FORECLOSURE DEED

THIS DEED , made June 14, 2001 by and between **MORRIS, SCHNEIDER & PRIOR, LLC, FORECLOSURE COMMISSIONER** ("Grantor") and **THE SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT** ("Grantee"):

WHEREAS, on July 31, 1986, a certain Deed of Trust was executed by Ernest Southall and Sherryl Southall as trustor, in favor of D. Gene Merrill and Frederick e. Brooks as trustee and Atlantic Coast Mortgage Company as benificiary, and was recorded on August 6, 1986, in Book 6941, Page 843, as re-recorded in Book 6986, Page 620 in the Office of the Clerk, Davidson County, Tennessee; and

WHEREAS, the beneficial interest in the Deed of Trust was assigned to the United States Secretary of Housing and Urban Development (the Secretary); and

WHEREAS, by virtue of a default in the covenants and conditions of the Deed of Trust the Secretary designated the undersigned as foreclosure commissioner to conduct a nonjudicial foreclosure of the Deed of Trust under the provisions of the Single Family Mortgage Foreclosure Act of 1994 ("Act"), 12 U.S.C. 3751 et seq., the designation being recorded on January 10, 2000, in Instrument 200001100002964; and

WHEREAS, a Notice of Default and foreclosure sale was sent by certified mail, return receipt requested, on May 1, 2001 to the current owner of the property secured by the Deed of Trust as shown by the public record on May 14, 2001 and

WHEREAS, a copy of the Notice of Default and Foreclosure sale was published in the The Nashville Record said dates of publication being May 17, May 24, and May 31, 2001; and

WHEREAS, pursuant to the Notice of Default and Foreclosure Sale and to the Act, a foreclosure sale was held on June 14, 2001, at which THE SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT submitted the highest bid in the amount of **ONE HUNDRED THOUSAND TWO HUNDRED TWENTY-EIGHT AND 99/100 DOLLARS ($ 100,228.99)**; and

WHEREAS, the mortgagor is not entitled to benefits of the Soldiers' and Sailors' Civil Relief Act of 1940; and

WHEREAS, there is no right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act;

NOW THEREFORE, for one dollar and other good and valuable consideration, the undersigned hereby grants, bargains, sells, and conveys to THE SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, the following described property located in Davidson County, Tennessee: LAND IN Davidson County, Tennessee, being Lot No. 38B, Zone Lot Division, Meadows of Tulip Grove Section Two, as of record in Book 6250, Page 999, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.
Beginning at a point in the southerly boundary of Netherlands Drive, the northwest corner of Lot 38, Meadows of Tulip Grove, Section 2; thence, following Netherlands Drive in a northeasterly direction, 34.38 ft., to a point; thence South 51 degrees 28 minutes 54 seconds East, 131.69 feet to a point; thence South 13 degrees 18 minutes 42 seconds West, 68.44 feet to a point; thence North 41 degrees, 52 minutes, 49 seconds West, 166.06 feet to the point of beginning.
Being the same property conveyed to the Grantor(s) by deed of even date being recorded simultaneously herewith.

Commonly known as: 807 Netherlands Drive, Hermitage, TN 37076.

The grantor hereby conveys to the grantee all right, title and interest in the above property held by the grantor herein, the Secretary, the trustor or any other party claiming by, through, or under them on the date the Deed of Trust referred to above was recorded and any interest acquired by any of them until the date of the foreclosure sale. This deed is given without warranty or covenants to the grantee.

Morris, Schneider & Prior, LLC
Foreclosure Commissioner
BY: _____(SEAL)
Joel A. Freedman
TITLE: ATTORNEY

STATE OF GEORGIA
COUNTY OF DEKALB

On this 14th day of June, 2001, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Joel A. Freedman**, Foreclosure Commissioner, 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

My Commission Expires: 6/23/03

WYSHONIA M. SHAW NOTARY PUBLIC EXP: JUNE 23, 2003 ROCKDALE COUNTY, GA

NO TAX - GOVERNMENTAL AGENCY
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MSP No.: 398.998077TN (Southall)
Lender Loan No.: 071792469
Property Address: 807 Netherlands Drive, Hermitage, TN 37076
Tax Parcel ID No.: 75-16; 22.00

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Attention: Single-Family Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803