FILE NO.: 354.A11374TN\adt
LOAN NO.: 0102721354\FHA

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

Davidson County DEEDTRS
Recvd: 12/06/01 15:57 2pgs
Fees:13.00 Taxes:0.00
20011206-0134669

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 10, 2000, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 200005120047994, ("Deed of Trust"), James Binkley, Jr. conveyed to Joe L. Williams, 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 Aurora Loan Services, Inc.; and

WHEREAS, **Aurora Loan Services, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200109050096429** 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 9/6/01, 9/13/01, 9/20/01, in THE NASHVILLE RECORD, by which advertisement the sale was held on September 27, 2001, 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 **Aurora Loan Services, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 80,457.13; 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 Aurora Loan Services, Inc. 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:

Land in Davidson County, Tennessee, being the northwesterly 58 feet of Lot No. 54 and the southeasterly 13 feet of Lot No. 53 on the unrecorded map of Scenic View Subdivision and being designated as Lot "CC" on a map of resubdivision of certain lots in said subdivision made by James L. Murphy, Jr., Surveyor, June 2, 1959 described according to a survey made by John Kohl, Registered Land Surveyor, dated November 25, 1977, Job No. W72-9858-M, as follows:

BEGINNING at a point in the northwesterly margin of Keaton Avenue, 142 feet northwest of the margin of a 20 foot strip dedicated for public walkway, being 42 feet northwest from the corner of Lots Nos. 54 and 55; thence southwesterly parallel to the line between said Lots, 165 feet to a point; thence northwesterly 71 feet to a point which is 13 feet northwest from the corner of Lots Nos. 53 and 54; thence northeasterly parallel to the line between said lots 165 feet to the margin of Keaton Avenue; thence with the margin of the same, southeasterly 71 feet to the point of beginning.

BEING the same property conveyed to the Grantor (s) herein by Deed of even date and being filed for record simultaneously herewith.

The last recorded Warranty Deed was filed of record at Instrument No.200005120047993 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 27th day of September, 2001.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 27th day of September, 2001, 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

My Commission Expires: 4-12-03

NO TAX - GOVERNMENTAL AGENCY

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MSP No.: 354.A11374TN (Binkley)
Lender Loan No.: 0102721354
Property Address: 328 Keeton Avenue, Old Hickory, TN 37138
Tax Parcel ID No.: 44-05;36.00

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