FILE NO.: 393.007092TN\alk
LOAN NO.: 0001030108\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: 01/17/02 16:10 2pgs
Fees:12.00 Taxes:0.00
20020117-0007519

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 9, 1998, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 11250, Page 668, ("Deed of Trust"), Chester L. Gaddis and Pamela Gaddis conveyed to John M. Jordan, 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 Atlantic Mortgage & Investment Corporation, A division of ABN AMRO Mortgage Group, Inc.; and

WHEREAS, **Atlantic Mortgage & Investment Corporation, A division of ABN AMRO Mortgage Group Inc.,,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200011300117480** , 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 September 28, October 5, and October 12, 2000, in THE NASHVILLE RECORD, by which advertisement the sale was held on November 16, 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 **Atlantic Mortgage & Investment Corporation, A division of ABN AMRO Mortgage Group Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 114,000.86; 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 Atlantic Mortgage & Investment Corporation, A division of ABN AMRO Mortgage Group 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:

Being part of Lot 907 on the plan of Cloverhill Subdivision, Section XI, as of record in Book 2663, Page 26, Register's Office for said county.
BEGINNING at a point on the Southerly margin of Lakeland Drive, the common front corner of Lots 907 and 908; thence Southwardly along the line between said Lots 150 feet to a point; thence Westwardly 110 feet to a point in the Easterly margin of Ironwood Drive; thence with said margin of said Drive Northwardly 130 feet to a concrete monument at the beginning of a curve; thence around said curve Northeasterly 31.42 feet to a concrete monument on the Southerly margin of

Lakeland Drive; thence with said margin of said drive Eastwardly 90 feet to the point of beginning. Being the same property conveyed to Chester L. Gaddis and wife, Pamela Gaddis by deed from Lula B. Williams of record in Book 4957, Page 672, Register's Office for Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at Book 4957, Page 672, 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 16th day of November, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this16th day of November, 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

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MSP No.: 393.007092TN (Gaddis)
Lender Loan No.: 0001030108
Property Address: 3101 Lakeland Drive, Nashville, TN 37214
Tax Parcel ID No.: 96-14 ; 284.00

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