Tennessee FHA
Map # 75-12-40

Tony Bales
CHL # 7944961
FHA # 483-2432962729

Davidson County DEEDTRS
Recvd: 01/23/02 11:00 2pgs
Fees:12.00 Taxes:0.00
20020123-0009037

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 28, 1997, and recorded in Book 10367 Page 525, in the Register's Office of Davidson County, Tennessee, Tony J. Bales, Jr. and wife, Kristi Bales, conveyed to Harold Reeves 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. 20011025-0116667 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 December 11, 2001, 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 Countrywide Home Loans, Inc., a corporation, at and for the sum of Ninety Two Thousand One Hundred Dollars and 00/100, that being the highest and best bid offered; and,

WHEREAS, the said Countrywide Home Loans, Inc. 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 Countrywide Home Loans, Inc. 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 Hermitage, County of Davidson, State of Tennessee, to-wit:

A certain tract or parcel of land in Davidson County, State of Tennessee described as follows, to-wit: Being Lot No. 60 on the Final Plat of Section 3, Meadows of Tulip Grove, of record in Book 6900, Page 262, said Register's Office, to which plan reference is hereby made for a complete and accurate description of said lot.

Tony Bales, Jr. and Kristi Bales obtained title to the above referenced real estate by Deed of record in Book 10367, Page 522, 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	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	91,283.00
	$92,100.00

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 December 11, 2001 has hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On December 11, 2001, 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

MARCI FREDERICK NOTARY PUBLIC AT LARGE SHELBY COUNTY TN MY COMM. EXP. 06-3-05

My Commission Expires:

NO TAX

PROPERTY ADDRESS
1101 Richard Lee Circle
Hermitage, Tennessee 37076

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