THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Tennessee FHA

Garland

Name: John M. Garland
and spouse, Mary P.

S&K#: 01-2841
FHA #: 483-2654510734
Loan#: 17208214

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 4, 1999, recorded in Book 11409, Page 587, Register's Office of DAVIDSON County, Tennessee, John M. Garland, and spouse, and Mary P. Garland conveyed to Lawyers Title, Trustee, 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 20011109-0123473, 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 sale Deed of Trust by which advertisement the sale was appointed to be held on January 9, 2002 at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 AM; 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 HOMESIDE LENDING, INC., whose address is 8120 Nations Way Building 100, Jacksonville, FL, 32256, at and for the sum of $87,406.80, that being the highest and best bid offered; and,

WHEREAS, the said HOMESIDE LENDING, INC. has assigned its interests in the said property to Secretary of Housing and Urban Development, 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 HOMESIDE LENDING, INC., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development, 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:

Described property located in Davidson County, Tennessee. to wit:

Davidson County DEEDTRS
Recvd: 04/18/02 13:50 3pgs
Fees:17.00 Taxes:0.00
20020418-0048364

A Condominium Apartment in Davidson County, Tennessee, being unit No. 218 of Riverstone Condominiums, a horizontal property regime pursuant to the Tennessee Horizontal Property Act, as shown on the Plan TOT the Master Deed of record in Book 6900, Page 317, and as set forth in Exhibit A to The Restated Master Deed and By-Laws of record in Book 7245, Page 211, Register's Office for said County, to which source reference is hereby made for more complete details of description.

This legal description is identical with that in Deed recorded in Book 11409, Page 587, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 11409, Page 587, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 10628, Page 736, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

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 Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, 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.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the January 10, 2002.

Joe M. Kirsch
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 10, 2002, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch 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.

DENISE GRIFFIN
NOTARY PUBLIC
SHELBY COUNTY, TN

My commission expires:

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 218 RIVERSTONE CT, ,NASHVILLE, TN, 37214

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
c/o Golden Feather Realty Services, Inc.
180 N. Lasalle, Suite 1900
Chicago, IL 60601

ATTENTION: Single Family Property Disposition Branch

S & K File #01-2841
Map & Parcel - 85-14-A/218

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