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

Name: Jacqueline S. Andrews

S&K#: 01-3434
FHA #: 4832593201703
Loan#: 74083860

Davidson County DEEDTRS
Recvd: 04/19/02 11:22 3pgs
Fees:17.00 Taxes:0.00

20020419-0048906

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 18, 1998, recorded in Book 11125, Page 265, Register's Office of DAVIDSON County, Tennessee, Jacqueline S. Andrews, unmarried conveyed to Buford E. Cantrell, 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 20020107-0002459, 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 February 20, 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is P.O. Box 1169 , Milwaukee, WI, 53201-1169, at and for the sum of $64,381.68, that being the highest and best bid offered; and,

WHEREAS, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, 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:

Being the southerly 200 feet of the westerly 50 feet of Lot Number 20 on the map of J.B. Spurlock's land, not of record.

Beginning in the center of Alice Avenue at a point 650 west of the westerly margin of Buena Vista Pike; thence northwardly parallel to the westerly line of Lot Number 21, 200 feet; thence westwardly 50 feet to the westerly line of Lot Number 20; thence southwardly along the westerly line of Lot Number 20, 200 feet to the center of Alice Avenue; thence with the center of said Alice Avenue eastwardly 50 feet to the beginning.

This legal description is identical with that in Deed recorded in Book 11125, Page 265, 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 11125, Page 265, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 11125, Page 262, 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 Denise Griffin, 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 Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on the February 20, 2002.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 20, 2002, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin 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.

JENA R. SINCLAIR
MY COMM EXP
NOTARY
PUBLIC
Dec 20, 2005
SHELBY CO., TN

My commission expires:

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 1023 ALICE AVENUE, ,NASHVILLE, TN, 37218

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 #01-3434
Map & Parcel - 70-7/38

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