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: Clotilda D. Jackson

S&K#: 02-1396
FHA #: 483-2903268
Loan#: 138386420

Davidson County DEEDTRS
Recvd: 09/19/02 11:16 3pgs
Fees:17.00 Taxes:0.00



20020919-0114230

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated March 22, 2001, recorded in Instrument No. 20010328-0029842, Register's Office of DAVIDSON County, Tennessee, Clotilda D. Jackson, a single person conveyed to Stephen R. Josleyn, 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 20020605-0068197, 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 July 10, 2002, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 SUNTRUST MORTGAGE, INC., whose address is 1001 Semmes Avenue , Richmond, VA 23224, at and for the sum of $110,225.41, that being the highest and best bid offered; and,

WHEREAS, the said SUNTRUST MORTGAGE, 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 SUNTRUST MORTGAGE, 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 HERMITAGE, County of DAVIDSON, State of Tennessee, to-wit:

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

Lot Number 261, on the Plan of Hermitage Estates Subdivision, Section 2, of record in Plat Book 3700, page 23, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description thereof.

This legal description is identical with that in Trust Deed recorded in Instrument No. 20010328-0029842, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 20010328-0029842, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 10171, Page 850, 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 July 10, 2002.

Joe M. Kirsch
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On July 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.

12/20/05
My commission expires

Notary Public

JENA R. SINCLAIR
NOTARY PUBLIC AT LARGE
SHELBY CO., TN

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 4230 Sweden Drive, HERMITAGE, TN 37076

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 #02-1396
Map & Parcel -75-6/20

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