This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 107-5-A 114
114 FIVE OAKS DRIVE
NASHVILLE, TN 35425

NO MORTGAGE
New Owner - Send Tax Bills:
TENNESSEE HOUSING DEVELOPMENT AGENCY
404 JAMES ROBERTSON PARKWAY #1114
NASHVILLE TN, 37243-0900

Davidson County DEEDTRS
Recvd: 10/16/02 11:31 2pgs
Fees:12.00 Taxes:0.00
20021016-0127155

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on October 27, 1999, CHARLES E. TONKIN, II, was named Trustee in a Deed of Trust of even date executed by VICTOR D. ARVELO HERRERA AND XAIMARA RIVERA-SANTIAGO conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $60,968.00, principal and interest at 7.75% per annum on the unpaid balance, said Deed of Trust being recorded in Book 11732, Page 439 in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, I. DYKE TATUM, was appointed Substitute Trustee under said Deed of Trust by instrument of record in INSTRUMENT 20020924-0116354 in the Register's Office for DAVIDSON County, Tennessee; I, I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust, advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3)successive publications, namely: September 12, 2002 / September 19, 2002 / September 26, 2002, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on October 16, 2002, at 11:00 AM, at FRONT DOOR OF THE COURTHOUSE, DAVIDSON COUNTY, TENNESSEE, I, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time TENNESSEE HOUSING DEVELOPMENT AGENCY, 404 JAMES ROBERTSON PARKWAY #1114, NASHVILLE, TN 37243-0900, submitted the highest and best bid in the amount of $63,840.09

NOW THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to TENNESSEE HOUSING DEVELOPMENT AGENCY its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 114 ON PLAN OF FIVE OAKS, FORMERLY THE MEADOW, A PLANNED UNIT DEVELOPMENT, OF RECORD IN PLAT BOOK 5200, PAGE 355, AMENDED IN BOOK 5784, PAGE 521, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO VICTOR D. ARVELO HERRERA AND WIFE, XAIMARA RIVERA-SANTIAGO BY DEED FROM MICHELLE D. CAUDILL, UNMARRIED, OF RECORD IN BOOK 11732, PAGE 436, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

I, I. DYKE TATUM, Substitute Trustee, convey to TENNESSEE HOUSING DEVELOPMENT AGENCY all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at NASHVILLE, Tennessee, on October 16, 2002.

I. DYKE TATUM
Substitute Trustee

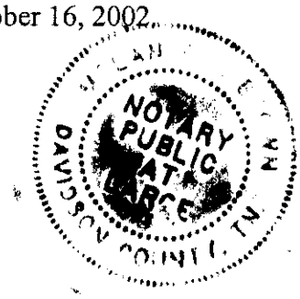
STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , I. DYKE TATUM, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, on October 16, 2002.

Notary Public



My Commission Expires:1/25/03.

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $63,840.09

Affiant

Subscribed and sworn to before me, this day of October 16, 2002.

Notary Public



My Commission Expires:1/25/03

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, CHARLOTTE AVENUE
NASHVILLE, TN 37203