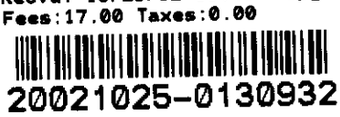
THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Tennessee FHA

Varden, Jr.

Davidson County DEEDTRS
Recvd: 10/25/02 11:40 3pgs
Fees:17.00 Taxes:0.00



20021025-0130932

Name: Charles W. Varden Jr.
a/k/a Charles Wayne

S&K#: 02-1249
FHA #: 483-2476826
Loan#: 8604787-BJD

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 18, 1997, recorded in Book 10576, Page 715, and re-recorded in Book 10614, Page 275, Register's Office of DAVIDSON County, Tennessee, Kandi Varden and Charles W. Varden, Jr., wife and husband conveyed to T. Michael Logan, 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 No. 20020510-0057858, 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 June 26, 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 400 Countrywide Way , Simi Valley, CA 93065-6298, at and for the sum of $75,948.02, 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, 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 Davidson County, Tennessee, to wit:

Lot Number 187 on the Plan of Cloverhill, Section IV, as of record in Plat Book 2133, Page 62, Register's Office for said County, to which plan reference is made for a more complete description.

This legal description is identical with that in Trust Deed recorded in Book 10576, Page 715, and re-recorded in Book 10614, Page 275, 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 10576, Page 715, and re-recorded in Book 10614, Page 275, Register's Office of DAVIDSON County, Tennessee.

The last quit claim deed of record is Quit Claim Deed recorded in Book 10698, Page 78 , 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 June 27, 2002.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On June 27, 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.

12/20/05
My commission expires:

Notary Public

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

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 408 COTTONWOOD DRIVE, 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.
~~**400 N. LaSalle, Suite 1900**~~
~~**Chicago, IL 60610**~~

ATTENTION: Single Family Property Disposition Branch

S & K File #02-1249
Map & Parcel -96-6/103

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6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Secretary of Housing and Urban Development
Federal Housing Administration
c/o Golden Feather Realty Services, Inc.
2500 Michelson Suite 100
Irvine, CA 92612