FILE NO.: 078.027218TN\sah
LOAN NO.: 0337534\FHA

Davidson County DEEDTRS
Recvd: 11/12/02 11:24 2pgs
Fees:12.00 Taxes:0.00

20021112-0139762

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Priority Trustee Services of TN, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 23, 2001, and recorded in the Register's Office of Davidson County, TN, at Instrument 200103280029719, ("Deed of Trust"), Christopher Cheramie conveyed to Michael J. Philbin, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to National City Mortgage Co; and

WHEREAS, **National City Mortgage Co,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument** 20020925010117730 in the Register's Office of Davidson County, TN; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of TN and the terms and provisions of said Deed of Trust on 8/22/02, 8/29/02, 9/5/02, in THE NASHVILLE RECORD, by which advertisement the sale was held on September 12, 2002, at the Main South entrance in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **National City Mortgage Co**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 161,562.25; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Secretary of Housing and Urban Development, Washington, D.C., his/her successors and assigns; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by National City Mortgage Co as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C.,** as Substitute Trustee, does hereby grant, bargain, sell and convey unto the said **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Land in Davidson County, Tennessee, being Lot No. 121 on the Plan of Revision One, Section Five, Hampton Hall of record in Instrument No: 200007280074425, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate description. Being the same property conveyed to the Grantor by Deed of even date being recorded simultaneously herewith.

The last recorded Warranty Deed was filed of record at Instrument20010328 in the Register's Office of Davidson County, TN.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns

forever, to whom the said, **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C.,** Substitute Trustee, has hereunto set his hand, this 12th day of September, 2002.

Priority Trustee Services of TN, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On this 12th day of September, 2002, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Dionne Simmons, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Priority Trustee Services of TN, L.L.C.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

WITNESS my hand and Notarial Seal the day and year above written.

ANGELIA D THACKER NOTARY PUBLIC COMM. EXP. 07-08-06 GWINNETT COUNTY, GA

Notary Public

My Commission Expires:

NO TAX - GOVERNMENTAL AGENCY

****

MSP No.: 078.027218TN (Cheramie)
Lender Loan No.: 0337534
Property Address: 204 Hallford Place, Hermitage, TN 37076
Tax Parcel ID No.: 98-05-0-A;163.00

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Attention: Single-Family Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803