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: Sonda Perkins

S&K#: 02-0952
FHA #: 483-2546802
Loan#: 3427945

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 5, 1998, recorded in Book 10925, Page 1, Register's Office of DAVIDSON County, Tennessee, Sonda Perkins, unmarried 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. 20020410-0044311, 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 $70,533.64, 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 ASHLAND CITY, County of DAVIDSON, State of Tennessee, to-wit:

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

Lot Number 1 on the Plan of Williams' Bull Run Road Subdivision, as recorded in Book 5190, Page 766, Register's Office for Davidson County, Tennessee, described as follows:

Davidson County DEEDTRS
Recvd: 01/23/03 10:07 3pgs
Fees:17.00 Taxes:0.00
20030123-0009617

Beginning at a concrete monument in the easterly margin of Bull Run Road said point being the southwest corner of the property conveyed to Robert W. Pace etux, by deed of record in Book 3029, Page 519, said Register's Office; thence with Pack's southerly boundary, north 59 degrees 05 minutes 42 seconds, east 535.09 feet to an iron pin; thence south 43 degrees 41 minutes 49 seconds, east 270.0 feet to an iron pin; thence south 65 degrees 06 minutes 16 seconds, west 603.56 feet to a point in the easterly margin of Bull Run Road; thence with the easterly margin of said Road, along a curve to the right a distance of 200.24 feet to the point of beginning.

This legal description is identical with that in Trust Deed recorded in Book 10925, Page 1, 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 10925, Page 1, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 10924, Page 995, 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.

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

12/20/05
My commission expires:

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 5110 Bull Run, ASHLAND CITY, TN 37015

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.
[redacted]

ATTENTION: Single Family Property Disposition Branch

S & K File #02-0952
Map & Parcel -57/110

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