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: Ramiro Torres

Davidson County DEEDTRS
Recvd: 02/25/03 12:03 2pgs
Fees:12.00 Taxes:0.00
20030225-0024862

S&K#: 02-2379
FHA #: 483-2810432703
Loan#: 47214242

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated May 12, 2000, recorded in Instrument No. 200005160049303, Register's Office of DAVIDSON County, Tennessee, Ramiro Torres and wife, Virginia Torres conveyed to Leon Sharber, 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. 20020910-0109756, 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 January 8, 2003 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is 999 N.W. Grand Blvd., Oklahoma City, OK 73118, at and for the sum of $122,208.55, that being the highest and best bid offered; and,

WHEREAS, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 in Davidson County, Tennessee, to wit:

Lot Number 57 on the Plan of Highview Acres Subdivision of record in Book 2331, Page 52, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and detailed description.

This legal description is identical with that in Trust Deed recorded in Instrument No. 200005160049303, 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. 200005160049303, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Instrument No. 200005160049302, 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 January 8, 2003.

Denise Griffin
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 8, 2003, 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.

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO. TN
My Comm. Exp. 12-20-05

12/20/05
My commission expires:

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 308 Foxglove Drive, Nashville, TN 37211

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.**
**2500 Michelson, Suite 100**
**Irvine, CA 92612**

**ATTENTION: Single Family Property Disposition Branch**

S & K File #02-2379
Map & Parcel - 133-16-18

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