Davidson County DEEDTRS
Recvd: 03/18/03 09:56 2pgs
Fees:12.00 Taxes:0.00
20030318-0035608

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
6750 Lenox Center Court, Suite 202
MEMPHIS, TN 38115

NAME: Troy V. Brooks Sr.

S&K#: 03-0200
LOAN#: 14676561

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 4, 2002, recorded in Instrument No. 20020411-0045028, Register's Office of Davidson County, Tennessee, Troy V. Brooks, Sr., conveyed to Cumberland Title Company, 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. 20030203-0014618 , 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 March 5, 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 Commercial Federal Bank, a Federal Savings Bank, successor to Commercial Federal Mortgage Corporation, whose address is 10845 Harney Street, Omaha, NE 68154, at and for the sum of $164,471.40, that being the highest and best bid offered; and,

WHEREAS, the said Commercial Federal Bank, a Federal Savings Bank, successor to Commercial Federal Mortgage Corporation has assigned its interests in the said property to Federal National Mortgage Association, its 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 Commercial Federal Bank, a Federal Savings Bank, successor to Commercial Federal Mortgage Corporation, 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 Federal National Mortgage Association, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Whites Creek, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 5, Breckenridge Valley, as shown by plat of record in Plat Book 4460, Page 167, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

This legal description is identical with that in Trust Deed recorded in Instrument No. 20020411-0045028, 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. 20020411-0045028, Register's Office of Davidson County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 11646, Page 643, 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 Federal National Mortgage Association, its 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 March 5, 2003.

Joe M. Kirsch
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On March 5, 2003, 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

12/20/06
My commission expires

Notary Public

My Comm. Exp. 12-20-06

NO TAX/EXEMPT AGENCY

PROPERTY ADDRESS: 1317 Valley Trail, Whites Creek, TN 37189

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal National Mortgage Association
950 E. Paces Ferry Road
Suite 1900
Atlanta, Georgia 30326

S & K #:03-0200
Map & Parcel - 41-2-5.00